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Women's Empowerment by Group Sewing Training: A Microfinance Study in El Salvador

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Walden University

College of Social and Behavioral Sciences

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Sharleen Andrews

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Walden University
2019

Abstract

Women's Empowerment by Group Sewing Training:

A Microfinance Study in El Salvador

by

Sharleen Andrews

MSW, Atlantic University, 2004

BSW, Atlantic University, 1999

Dissertation Submitted in Partial Fulfillment of

the Requirements for the Degree of

Doctor of Philosophy

In Human Services

Walden University

February 23, 2019

Abstract

This case study explored the lived experiences of 8 participants in a microfinance sewing program in El Salvador. Numerous studies focused on empowering women by employing microfinance projects or programs in many countries; however, a lack of empirical data exists regarding Salvadoran women's perceptions about how a sewing program with teamwork affects women's empowerment. The purpose of this case study was to understand the women's personal stories, their obstacles as well as any factors they saw as empowering them. Guided by a constructionist framework, a sample of 8 participants: 5 who were sewing students and 3 who were employees, who shared their administrative perspectives about participants' skills, data collection and data analysis methods gained. Five themes emerged from the women's interviews about their sewing program experience: (a) program effect on women's well-being; (b) gained a means of income; (c) increased self-efficacy, confidence, and security; (d) worked in groups or teams; and (e) the teacher's positive influence. The 5 sewing student participants reported they developed self efficacy and self-fulfillment in the sewing program. The women attributed their success to the teacher, who taught them sewing skills and provided guidance and encouragement. This study contributes to social change by providing insight for additional women's studies on women's empowerment, social work with families and children, and for MSW social work students.

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Dedication

I want to dedicate this work to my husband Tomas Romero and my sons John and Charles, who had faith in me, as well as my professors Dr. Harriet Meek, Dr. Sylvia Kaneko, and Dr. Mary Bold, who went above and beyond my expectations. I appreciate the time they provided to help me gain the confidence and ability to overcome personal and educational barriers and complete this program.

Acknowledgments

This study is dedicated to the families who participated in this research. Their stories are invaluable and will help researchers or students understand the potential women have when they are determined to survive even during difficult situations. I also want to acknowledge Human Services Program Director Dr. Barkley and Dr. Benoliel and Dr. Mary Bold in advance for providing me with their professional feedback. A special thanks to my editor and writing coach Joni Prinjinski, who helped me make it to the finish line.

Table of Contents

Chapter I: Introduction to the Study	5
Background	6
Problem Statement	8
Purpose of the Study	10
Research Questions	11
Chapter II: Literature Review	12
Conceptual Framework	12
Nature of the Study	15
Research Participants	17
Definitions	17
Significance of this Study	19
Summary	20
Introduction	21
Literature Search Strategy	22
Literature Review Related to Key Concepts	23
Efforts on Women's Empowerment from the Literature Review	25
Lending by Commercial Banks	26
Microfinance as an Opportunity to Improve Women's Lives	27
Self-Help Efforts, Group Process, and Community Action	28
History of El Salvador	32
Current Situation in El Salvador	33

Women Learning How to Help Themselves	34
Conceptual Framework on Women's Empowerment	37
Women's Motivation, Education and Collaboration	37
Strengths and Weaknesses of Microfinance	38
Summary and Conclusions	41
Chapter III: Research Method	42
Role of the Researcher	43
Methodology	44
Instrumentation	44
Research Question 1: How did Salvadoran women describe the influence of sewing group participation on their lives?	45
Research Question 2: How did Salvadoran women perceive opportunities and barriers in establishing their own financial well-being?	45
Research Question 3: What insights do instructors of a Salvadoran women's sewing group have regarding the impact of the program on the participants' wellbeing and security?	45
Procedures for Recruitment and Participation	45
Data Collection Procedures	46
Data Analysis	47
Issues of Trustworthiness	49
Ethical Procedures and Considerations	50
Summary	51

Chapter IV: Results	53
Five Sewing Student Participants (Sample 1)	54
Demographics of Sewing Participants	55
Table 1	56
Feedback from the Five Sewing Participants	57
Three Program Employee Participants (Sample 2)	60
Feedback from Three Sewing Employees	61
Data Analysis	63
Interpretation of the Findings	67
Evidence of Trustworthiness	74
Results.....	75
Summary	76
Chapter V: Discussions, Conclusions, and Recommendations	79
Women’s Sewing Group Experience	81
Microfinance Sewing Programs	82
Limitations of the Study	85
Implications	86
Recommendations	87
Conclusion	89
Appendix A: Consent for Participation in a Research Interview	99
Appendix B: Cooperation From a Research Partner	101
Appendix C: Participant Interview Protocol	102

Appendix D: Employee Interview Protocol	104
Appendix E: Data Collection Coordination Request	106
Appendix F: Confidentiality Agreement	107
Appendix G: Email to Director of Sewing Program	108
Appendix H: Qualitative Case Study Research Design	109

Chapter I: Introduction to the Study

Poverty disproportionately affects women and girls in El Salvador due to increased violence, persecution, and lack of sustainable economic opportunities (United Nations [U.N.] Women, 2015). According to Pew Research (2017), the number of immigrants in the United States from El Salvador, Guatemala, and Honduras rose by 25% from 2007 to 2015. As a result, the women of El Salvador are challenged by the need to support themselves and their children since both women and their children are currently being deported back into El Salvadoran society (Kennedy, 2014).

The World Bank's Report (2016) on global poverty revealed El Salvador as one of the bottom 40 countries for growth in mean income or consumption. In addition, women make up the majority of the 2 billion individuals who do not have a bank account (U.N. Women, 2015), making a woman's chances of receiving credit lower than a man's (Buera, Kaboski, & Shim, 2014); and in a growing number of families, the woman provides much or all the family's income. Microfinance programs have been investigated in other countries such as Africa, Asia, India, and Indonesia; however, this researcher found few studies about microfinance programs in El Salvador. This is the reason for this qualitative case study.

In the major sections of this chapter, I described the background; problem statement; purpose of this case study; and the research questions. I conducted this research in Apopa, El Salvador. The Salvadoran women were invited to participate in this case

study by distribution of flyers in the community center or the local church. This study's findings may have implications for positive social change in women's studies.

Background

In Central America, women's economic status and income have declined significantly since 2003 due to poverty, persecution, and gang violence (Kennedy, 2014). For that reason, until this year, many women originally from El Salvador made dangerous attempts to flee with their children to the United States rather than remain in El Salvador (Kennedy, 2014). With new immigration laws being implemented in the United States, Salvadoran women who were deported with or without their children must adjust back into El Salvadoran society (Kennedy, 2014).

Bragin et al. (2014), Bornstein (2007), Drucker (2009), and Ringkvist (2013) researched ways to help women and children who were living in severe economic conditions. They used qualitative case study methods to bring about social change in women's conditions on an international level. Bragin, Taaka, Adolphs, Gray and Eibs (2015) and Drucker (2009) conducted research with women who were in war-torn countries, in poverty, or in countries that needed social, economic, and medical programs. Their findings confirmed the ongoing need to develop educational opportunities for women to succeed economically.

In recent findings, microfinance projects that focus on empowering women in other countries were numerous (Roy & Biswas, 2016) such as examples in India, the Middle East, and Asia (Geetha & Babu, 2016). However, for El Salvador, a gap exists in the literature about the personal experiences of Salvadoran women who participated in

microfinance programs. Bornstein (2007), Geetha and Babu (2016), and Ringkvist (2013) studied women experiencing difficult situations in many different settings and found that women need to find ways to overcome adversity individually or collectively, which was my focus in this study.

Kennedy (2014) went to El Salvador to study why so many women, young children, and unaccompanied teens were taking a long and dangerous trip the length of Mexico to the United States. She described the plight of women and children in El Salvador who suffered at the hands of gangs that roam the areas engaging in all manner of disruption, theft, property destruction, rape, and murder (Kennedy, 2014; Zulver, 2016).

In addition, women in El Salvador are expected to provide financial help outside and inside of their homes (Kennedy, 2014). Because most Salvadoran women have little education and may live in a town with few resources, they continue to struggle to survive and overcome poverty. In recent years, some made choices to leave their country of origin and moved to the United States (Kennedy, 2014). According to the U.S. Department of State Diplomacy in Action (2017), the Salvadoran government has been slow to help women stay in their own country because they believe social problems are outside of the government's realm of responsibility; and efforts to increase women's economic opportunities are lacking. This gap was my focus in this study.

Salvadoran women need to find ways to increase their ability to survive and improve living conditions in their country. Shared Prosperity, a report by the World Bank (2016), ranked El Salvador among the lowest in economic opportunities. By participating

in social entrepreneurship opportunities, Salvadoran women who become successful can empower other women and effect further social change in their own country (Bornstein, 2007; Haugh & Talwar, 2016).

Problem Statement

The women of El Salvador are challenged by the need to support themselves and their children because recent immigration law mandates that mothers and children are to be deported back into El Salvador (Kennedy, 2014). Violent crimes in El Salvador are committed against women, although few women file complaints against their abusers (Kennedy, 2014; World Bank, 2016; Zulver, 2016). Notwithstanding the many obstacles in their paths, women continue to be key agents in the reconstruction of their communities and society (World Bank, 2016).

In recent literature, researchers confirm women's economic issues are a worldwide problem. U.N. leaders recognize that countries that invest in the social and economic status of women tend to have lower poverty rates and offer more secondary schooling for girls (U.N. Women, 2015). Microfinance programs focusing on women empowerment often help to alleviate poverty and provide women with viable skills (Allet, 2017). Although the United Nations and the World Bank monitor the world's poverty rates, most women still have cultural and natural obstacles that hinder them from participating in their economic and educational systems (World Bank, 2016).

In previous studies, Bornstein (2007) and Ringkvist (2013) researched ways to help people living in severe economic conditions. I found many studies on microfinance projects that focus on empowering women in other countries such as Africa (Roy &

Biswas, 2016), the Middle East, and Asia (Geetha & Babu, 2016). I also found microcredit loans available from banks or organizations in many countries including El Salvador; however, Haase (2012) determined Salvadoran women benefited less than men from microcredit. Global reports document the needs for women's programs worldwide; however, I did not find information about what has been done to help Salvadoran women help themselves, particularly in efforts to increase their economic opportunities. Studies are needed in El Salvador about how microfinance programs affect women's collective experiences.

A few years ago, when the southern boundary of the United States became stressed by large numbers of Central American families, including women, children, and unaccompanied teens (ICE, 2015; Kennedy, 2014; Zulver, 2016), I became interested in the plight of these women and children and began to explore their situation through a review of the literature. In a city where churches and social agencies were being asked to assist Central American refugees being held at the border, I had the opportunity to hear many desperate stories from women who have shared their experiences.

A civil war, partially over the use of land for agriculture, took place in El Salvador between 1980 and 1992 (Wolf, 2014). One result was that many young men exited El Salvador to the United States with the hope of providing financially for their families (Wolf, 2014). Unfortunately, many of them became involved with gangs both in El Salvador and later in Los Angeles, California, and other major American cities (Wolf, 2014). Eventually, many of the El Salvadoran gang members landed in U.S. prisons.

Immigration and Customs Enforcement (ICE) is an U.S. federal law enforcement agency under the U.S. Department of Homeland Security (DHS), which is responsible for identifying, investigating, and dismantling vulnerabilities regarding the nation's border as well as economic, transportation, and infrastructure security (ICE, 2015). ICE reported approximately 21,920 Salvadoran men deported by United States authorities to their home country since 2003, (ICE, 2015; Kennedy, 2014; Zulver, 2016). The returning gang members have drifted back into vulnerable communities where local authorities are unable to protect law-abiding citizens as reported by Kennedy (2014) and Zulver (2016), who described marauding gang members roaming the countryside, disrupting the natural flow of family and community life and culture in these communities.

A recent investigation of the broader extensive literature identified a range of factors and processes that affect women's efforts to gain self-sufficiency (Mayoux, 2012; Revenga & Shetty, 2012; Ringkvist, 2013). At a large international meeting held by the United Nations about the state of women across the world, eight goals were set out and agreed upon by world leaders. One of these goals was to promote gender equality and to empower women (U.N. Women, 2015). Many women are uneducated; males wanted the women to be invisible in their culture; however, it was proven that women provided food and clothing by baking and sewing (Kennedy, (2014). Salvadoran women need opportunities to become involved with self-sustaining economic projects, which are powerful tools in eradicating poverty (Ringkvist, 2013).

Purpose of the Study

My purpose in this qualitative case study is to better understand the experiences of women who participated in a microfinance sewing program in Apopa, El Salvador (Bornstein, 2007; Kennedy, 2014). I collected the personal stories of individual women to supplement the broader collections of grouped data that tend to appear in the literature on microfinance (Alexander & Welzel, 2015).

I intended for my study to help me comprehend the Salvadoran women's perspective as they learn to become a seamstress in a microfinance sewing program; within a small group and supporting one another as they discover new ways to improve their lives (Allet, 2017; Alexander & Welzel, 2015). Sources of power such as personality, property wealth, and prominent organizations have been identified as critical sources of power within a class-dominated society where only a small number of people have immense economic or political power and the majority have little or none (Allet, 2017; Alexander & Welzel, 2015). Participation in a small learning group provides power when the group set goals to improve their own economic status (Allet, 2017; Alexander & Welzel, 2015). As a second sample, three employees were chosen to share their administrative perspective about participants' skills, students' experiences, and reflections of students' progress regarding the peer-group process.

Research Questions

Research Question 1: How did Salvadoran women describe the influence of sewing group participation on their lives?

Research Question 2: How did Salvadoran women perceive opportunities and barriers in establishing their own financial well-being?

Research Question 3: What insights do instructors of a Salvadoran women's sewing group have regarding the impact of the program on the participants' wellbeing and financial security?

Chapter II: Literature Review

To select resources for the literature review, I used keywords such as *women's empowerment*, *self-help*, *self-efficacy*, and *microfinance* to search in recent literature archives (5 years). The full list of the research terms that I used can be found in Chapter 2. The preliminary search yielded several categories of identified aspects that describe the parameters of this research: *women's empowerment*, *self-efficacy*, tailoring or seamstress training, and social change through self-help microfinance programs. The articles that I selected for review discussed the tenets and implementation of social change through empowering women; however, few reported this specific type of study with women in El Salvador (Haugh & Talwar, 2016).

Conceptual Framework

Bandura (1977), a pioneer of social cognitive theory, explained *self-efficacy* makes a difference in how people feel, think, behave, and motivate themselves. Bandura defined *self-efficacy* as one's belief in one's ability to succeed in specific situations or accomplish a task. One's sense of *self-efficacy* can play a significant role in how one approaches goals, tasks, and challenges. Bandura reported, "People's *self-efficacy* beliefs define their level of motivation, as revealed in how much effort they will exercise in an endeavor and how long they will persevere in the face of obstacles" (p. 1176). Bandura's social learning theory stresses the importance of observational learning, imitation, and modeling, which integrate a continuous interaction between behaviors and personal factors.

Bornstein (2007), on the other hand, described a conceptual framework to inspire and empower people to possibly change the world:

Social Change begins with one obsessive individual who sees a problem and envisions a new solution; takes the initiative to act on that vision, gathers resources and builds organizations to protect and market that vision. They provide the energy and sustain focus to overcome the inevitable resistance, and broadening the vision until what was once a marginal idea has become a new norm (p. 3)

Bornstein (2007) and Haugh and Talwar (2016) approached case studies from a post positivist viewpoint using the modern case study approach, theoretical frameworks, and principles suited for qualitative case study methodology. The post positivist believes the goal of science is to uncover the truth and approach social research with a more qualitative method such as unstructured interviews or participant observation (Hugh & Talwar, 2016). Post positivists argue that people react to external social forces in different ways that are intricate and complex. People also experience and understand the same “objective reality” in very diverse ways and have their own reasons for acting in the world.

Jabareen (2009) described his conceptual framework as a network, or “a plane,” of concepts that intertwine, providing a comprehensive understanding of a phenomenon or phenomena (p. 49). This conceptual framework supports the constructs of interest and chosen methodology that are consistent with the scope of this study.

The literature discussed empowerment of marginalized peoples, such as women and the poor regarding community development (Morley, 1998):

In 1983, the Women's Studies International Forum discussed empowerment of women in "Power and Empowerment." In 2010, articles were published entitled "Power and empowerment: Fostering effective collaboration in meeting the needs of orphans and vulnerable children" and "Women empowerment through the Self-Help Group approach" that demonstrates just a few ways how empowerment is being discussed in the academic community (p. 16).

The previous studies by Bragin et al. (2014) and Drucker (2009) described the respective phenomena on women's empowerment. Both social workers developed international programs for women and children in countries experiencing war, persecution or severe economic situations. The Salvadoran women's perceptions in El Salvador may also provide insights for future women's studies.

This study was constructed on prior research in social work, international development, and other fields of study related to microfinance and women's economic growth. For instance, Jane Addams (1930) initiated and organized women's rights and advocacy groups to effect social change in the United States. Drucker (2009) in Southeast Asia and Bragin et al. (2014) in Burundi, Nepal and Uganda (Bragin et al., 2015), developed and used empowerment approaches with women who were displaced and learned how to survive with their children. Their accomplishments were documented, accepted, and used to establish social work protocols on an international level. Findings by Bragin et al. (2015) and Drucker (2009) were also discussed at Social Work Conferences,

which led global associations to adopt ethics and protocols for intercontinental social work practice and educational institutions, which I explain thoroughly in Chapter 2.

I collected data from five Salvadoran women's interviews in Apopa, El Salvador, on their learning sewing skills and aspirations as well as their personal experiences and journeys. The sewing students' reflections regarding their educational process, peer group learning, and post-graduation experiences was also collected (Alexander & Welzel, 2015).

In this study insights from the women's perspectives into how a microfinance program as the empowerment variable stimulates strategic action for obtaining or increasing women's self-efficacy (Alexander & Welzel, 2015; Ringkvist, 2013; Seidman, 2013), which I discuss in this chapter. As a second sample, three program employees also shared their administrative perspective about participants' skills, students' experiences, and reflections of students' progress regarding their experience in the microfinance sewing program and the peer-group process.

Nature of the Study

This qualitative case study research is consistent with understanding how women who become empowered with microfinance and sewing education can help them develop potential assets to change their environment, become self-sufficient, and have self-efficacy and respect (Haugh & Talwar, 2016). After considering two other qualitative approaches, ethnographical and phenomenological, a case study approach was chosen, as it would be most suited for getting detailed information about the women's personal development in their sewing program. Of special interest was each woman's description of her personal experiences in the program. The case study method was better suited because it allowed

for a description of the journey of each person learning to become a seamstress, as well as how and what they learned from working together in a peer group setting. Peer groups provide valuable information in case study research (Haugh & Talwar, 2016). This case study emphasized getting the women's perception about their participation in the sewing program. Drucker (2009), as well as Haugh and Talwar (2016), affirmed that when women are provided with educational opportunities; their personal, interpersonal, communal, spiritual, and political status improves. Haugh and Talwar (2016) also reported that increased individual achievement and social interaction result in greater social equality, social justice, and social reform.

Saldana (2007) defined case study as the study of a single unit for analysis within a real-life contemporary context or setting (p. 9). Additionally, the purpose does not necessarily to develop an argument for how single case represents or reflects comparable individuals or cites (p. 9). On the other hand, Creswell's (2007) perspective is that "case study is a methodology: a type of design in qualitative research that may be an object of study, as well as a product of inquiry" (p. 73). Furthermore, case studies have bounded systems, are detailed, and use multiple sources of information (p. 73). Both gave several examples of case studies that can be differentiated by size, activity, or intent and involve single or multiple cases (p. 73).

Case study is a research design that focuses on a bounded case rather than a population sample (Saldana, 2007). Within this case study, in-depth data will be expected to emerge through a case study approach and development of a single event, situation via

structured interviews. When applied correctly, case study is a valuable method to develop theory, evaluate programs, and develop interventions (Baxter & Jack, 2008; Saldana, 2007).

Some of the difficulties of case study research are limiting the scope of the research and deciding on the bounded system and deciding whether to study the case itself or how the case illustrates an issue (Saldana, 2007; Haugh & Talwar, 2016).

Personal stories and perceptions are of interest because they shed light on variation among the women in their individual experiences and their ability to articulate challenges and achievements within their participation in the sewing program (Saldana, 2007; Haugh & Talwar, 2016). By talking with women, I could collect a range of useful material about their participation in the sewing program, their family situation and their personal aspirations. More detailed explanation about this empowerment approach with women is discussed in Chapter 2.

Research Participants

The participants in this study were Salvadoran women who live in Apopa, El Salvador. The women who met the criteria for this case study have recently graduated or are currently enrolled in the microfinance sewing program. The focus of the women's sewing program in El Salvador was to engage participants in entrepreneurship as a potential vehicle for self-sufficiency, sustainability, and empowerment.

As a second sample, three program employees who shared their administrative perspective about participants' skills, students' experiences, and reflections of students' progress regarding the peer-group process.

Definitions

For the purposes of describing the experiences of the Salvadoran women's phenomena, I identified these key terms:

Women Empowerment: Foundational feminist thinking about empowerment which society places on different cultural, economic, and political constraints on women's autonomy (Cornwall, 2016).

Microfinance: The provision of small amounts of financial services to low-income poor and very poor self-employed people (Jamal, Raihana, & Sultana, 2016).

Self-efficacy: Belief about what a person can do and how well he or she can do it. As a multidimensional construct, self-efficacy is the ability to intentionally impact one's functioning and life circumstances (Skaalvik & Skaalvik, 2016).

Self-help groups: 10 to 20 members (predominantly women) who voluntarily participate in a group to achieve self-sufficiency and/or credit (Bali Swain & Wallentin, 2017).

Assumption

An assumption that I made was that I would be able to establish a tone with the women and they would be able to tell me the truth of their experience. Another assumption I made was that the women who participated for any length in a sewing group would be able to describe its effects on them and articulate opinions about whether participation was useful or not.

Scope, Limitation, and Delimitation

Scope: This study included a sample of adult women only and no other family members.

Limitation: This sample was small; therefore, the results of this study are not generalizable.

Delimitation: Delimiting factors included choice of objectives, the research questions, variables of interest, theoretical perspectives adopted, as well as the population chosen for investigation.

Potential transferability: Women in other countries in Central America could benefit from this type of study that includes the perception from the women's point of view.

To reduce personal biases, I asked each participant the same questions to help avoid favoring one over another (Saldana, 2016). Furthermore, I asked follow-up questions at the right time and with awareness focused on sources of bias to ensure that the resulting research lived up to the highest qualitative standards.

To minimize culture bias, I showed each participant unconditional positive regard. I also sought guidance and maintained community members for feedback to ensure the researcher's interviewing techniques were appropriate and objective to minimize any researcher biases (Haugh & Talwar, 2016; Saldana, 2016).

Significance of this Study

In this case study, I offer new information through describing the personal experiences of El Salvadoran women who participated in a sewing training program (Drucker, 1975; Robinson, 2016). More needs to be known about women's self-efficacy, and in this study, I offer additional insights from the women's experiences in the microfinance sewing program. In my work, I also reflect on the perceptions about social change, the effects of microfinance programs, and the personal experiences of individual women and their teachers. My intention was to seek new information from the women on how they felt about working in a group or a team (Haugh & Talwar, 2016) and discover what they liked and what they did not like about their learning activities. In the future, this program could foster positive social change for other women in El Salvador (Dickson-Swift, Hyett, & Kenny, 2014; Haugh & Talwar, 2016).

Summary

In this chapter, I identified the components of conceptual foundations of inquiry concerning case study investigation. I have details for the techniques that I used in this qualitative case study for Salvadoran women who participated in a sewing program in Apopa, El Salvador. Furthermore, I addressed the assumptions, limitations, and the significance of this case study.

In Chapter 2, I present a literature review, covering recent journal articles suited for social work practice and address contemporary global issues that Salvadoran women and children are experiencing because of war, poverty, violence, as well as lack of formal education. The literature review focuses on analyzing empirical literature about

microfinance programs with the use of self-help groups which are core variables related to women's self-efficacy, autonomy, and ability to support family goals when presented with severe hardships and obstacles.

Chapter II: Literature Review

Introduction

Most women experience hardships and obstacles throughout their life; however, women continue to be key agents in the reconstruction of their communities and society (Kennedy, 2014; World Bank, 2016; Zulver, 2016). Therefore, I provided a concise synopsis of the current literature that established the relevance of the Salvadoran women's problem in El Salvador.

My purpose in this qualitative case study was to better understand the experience of Salvadoran women who participated in a microfinance sewing program in Apopa, El Salvador (Bornstein, 2007; Kennedy, 2014). My goal was to examine the effects of a microfinance sewing program on some of its Salvadoran women participants with foci on their self-efficacy, autonomy, and ability to support family and pursue or obtain their personal life aspirations (Bornstein, 2007; Kennedy, 2014). The objective of the sewing program was to develop the women's sewing skills and offer them a better opportunity to increase their economic stability. Empirical literature reviewed women's empowerment programs in many countries such as Africa (Roy & Biswas, 2016); India, the Middle East; and Asia (Geetha & Babu, 2016) which recorded significant strides in developing independence. However, many women in the world are still subject to violence, persecution, and war (Bragin et al., 2015; Kennedy, 2014). The gap is the lack of information in literature on women's empowerment in El Salvador. I found a few microcredit studies in El Salvador; however, the authors did not include women's

perceptions about their situations, their experience in the microfinance program, nor participation in self-help groups.

The key sections in this literature review included: Literature Search Strategy; Literature Review Related to Key Concepts; Efforts on Women's Empowerment from the Literature Review; Lending by Commercial Banks; Microfinance as an Opportunity to Improve Women's Lives; Self-Help Efforts, Group Process, and Community Action; History of El Salvador; Current Situation in El Salvador; Women Learning How to Help Themselves; Conceptual Framework on Women's Empowerment; Women's Motivation, Education and Collaboration; Strengths and Weaknesses of Microfinance; as well as a systematic assessment of women's empowerment initiatives in the world and in El Salvador.

Literature Search Strategy

In my literature review for this qualitative case study, I concentrated on women's empowerment through microfinance and self-help groups facilitating women's empowerment, with emphasis on the women's self-worth or self-efficacy, independence, and capacity to support family goals. I examined peer-reviewed sources for empowerment through microfinance programs in El Salvador. Because few studies on women empowerment or micro-credit programs were found, literature was sought on women's empowerment programs, sewing programs, and self-help groups in any other countries including Africa, the Middle East, and South Asia, where women have experienced similar situations such as war, violence, and persecution.

Walden University Library databases and search engines were accessed via the Walden University online library system: ProQuest Central, ERIC, PsycINFO, SAGE, EBSCO, SocINDEX, and, finally, Thoreau and Google Scholar. The key terms that I searched were *case study*, *microfinance and microcredit*, *women's empowerment*, *self help groups*, *self-efficacy*, *El Salvador*, and *El Salvadoran gangs*. My iterative search began using the Walden University relevant research databases under these subjects: Business, Human Services, Social Work, Psychology, Anthropology, Culture, Policy, Immigration, Administration, and Security.

Starting with the key phrase *women's empowerment*, I conducted a preliminary search in the primary databases and then moved on to multidisciplinary databases. I identified one hundred articles. After applying a custom date range of 2014-2018, the number of items, I selected "Related Articles" to find articles relevant to this study. After a final browse through the items, they by variables or constructs of interest related to research topics such as woman empowerment, El Salvador and women, entrepreneurship, microfinance, and self-help groups.

Literature Review Related to Key Concepts

Women's economic empowerment is progressively recognized as critical to achieving development outcomes around the world. The case for cultivating women's access to productive assets and income-generating opportunities is compelling (World Bank Group, 2016). Addams (1930) found that as people worked in groups, they could establish resources such as settlement houses, women's clubs, and advocacy groups to improve societal conditions. Addams (1930), Bornstein (2007), and Haugh and Talwar

(2016) advocated for changing society by implementing building blocks for empowerment approaches.

Palmkvist and Pei Jun Lin (2015) estimated that between 133 and 190 million patrons participated in microfinance programs worldwide for investments in economic activity but also to finance health controls, education, and household consumption, as well as reduce vulnerability to crises (p. 2). Accessing financial services has the potential to qualify poor people to improve health and nutrition as well as increase assets.

Studying this phenomenon, Palmkvist and Pei Jun Lin (2015) determined microfinance programs had a greater positive influence on the entire family when women borrowed, and women ensured the family health control, education, and investments. Recent research showed that microfinance targeted at women had the potential to empower women (Palmkvist & Pei Jun Lin, 2015) and indicated participation in self-help groups led to increased dimensions of empowerment. Palmkvist and Pei Jun Lin (2015) researched only in India, however, they were unable to examine which combinations of services had the greatest effect on women's empowerment. They concluded women's empowerment, both financial and social, was important in promoting women and decreasing the existing gender inequalities and discrimination.

Haugh and Talwar (2016) reported centuries of gender inequality continued because social and cultural norms limited women's access to education, mobility, networks, and freedoms. They also viewed women's empowerment as one of the important issues in developing countries. However, they suggested further research should examine the men's attitudes towards women's empowerment, which would be a valuable

addition to knowledge about social change. Haugh and Talwar, (2016) concluded this research strategy was appropriate for uncovering the barriers that women face.

The Global Gender Gap Report (2016) ranked countries per their proximity to gender equality rather than to women's empowerment. They reported outcomes for women equaled outcomes as for men in women's economic participation, educational attainment, health and survival, and political empowerment. Outcome goals from 135 countries revealed 96% closed the gap between men and women's health and 93% closed the gap on education. However, many countries continue to limit women's roles and opportunities in economic and political empowerment.

Gender inequality can still be found in many areas of Salvadoran life such as employment, health, education, political participation, and family life (Walsh & Menjívar (2016). In El Salvador, the wage gender gap between males and females was 14%. Girls did not have the same access to education as boys did. Five out of every ten girls left school to help in the house, and 61.3% of the uneducated population was female. The study reported that women represented 76.8% of the inactive economic population.

Efforts on Women's Empowerment from the Literature Review

Considering half the world survives on less than \$2 a day, microfinance programs are one solution to improving women's economic status in the world (Buera et al., 2014). Microfinance programs target individuals who were previously considered not qualified by larger banking institutions. These persons who are possibly dealing with small amounts of money each day, living in hard-to-access areas, and who are without credit histories do not qualify for loans within the banking sector. For example, in various parts of the world,

women are not allowed to own property. Since banks often require collateral for loans, women are excluded because they do not have collateral to secure the loans. According to Buera (2014), targeting women with microfinancing provides the following benefits for women (Buera et al., 2014):

Access to small loans. With the growth and extension of the Western Union or MoneyGram services, money can now be received in minutes in the most remote areas of other countries resulting in a substantial expansion of microfinance institutions (MFIs).

Extension of education. Children of families receiving microfinance are more likely to complete school.

Improved health and welfare. Families have greater access to clean water and better sanitation and better access to health care.

Sustainability of the enterprise. With \$100, the benefactor could open a small business in a developing country and overcome poverty.

Job creation. Microfinancing creates new employment opportunities and advancement in the local economy. Microfinance projects help empower women and are often safer investments (Buera et al., 2014).

Companies operating through microfinancing can send money immediately and directly to families or recipients and bring social and economic development to a part of the country where people are suffering from poverty (Buera et al., 2014).

Lending by Commercial Banks

Women in developing countries often don't have bank accounts or credit histories and thus are prevented from obtaining traditional bank loans (Buera et al., 2014). They may also lack legal documents needed to use as collateral. Often, entrepreneurs are self-employed and don't have verifiable sources of income or have become refugees.

Furthermore, credit agencies and banks or bureaus are unable to assess creditworthiness without correct documentation. Regardless of whether applicants have precise business plans or already run a successful business, they also need to have a sound credit history (Buera et al., 2014).

Finally, the small amounts of loan money typical in microfinancing may not be worth the trouble of assessing creditworthiness regarding a bank's investment interests. In regions of the developing world, the lack of motivation and infrastructure to qualify for microloans makes banking services challenging to access.

Microfinance as an Opportunity to Improve Women's Lives

Microcredit Summit Campaign reported 3,552 institutions provided loans to 155 million clients throughout the world (Buera et al., 2014). Microfinance is the procurement of financial services for people living in poverty who don't have access to traditional financial services (Allet, 2015; Ringkvist, 2013). Besides loans, microfinance also includes other assistance such as savings, money transfer, and insurance. Microfinance helps low-income earners finance income-generating activities and provide protection against risks.

Microloans are small and relatively short-term (i.e., one year or shorter), and have high repayment rates (Buera et al., 2014). A comprehensive vision of the structure of microcredit can be gleaned from the Microfinance Information Exchange dataset, which provides corresponding data over 1,127 microfinance institutions (MFIs) in 102 countries, totaling \$65 billion in outstanding loans and 90 million borrowers in 2009.

The sewing project that was the subject of this study is an example of another form of microfinance that includes a broad range of projects that teach skills and increase the ability to become employed. Microfinance programs extend small loans, savings, and other basic financial assistance to those who are unable to access financial resources. It's an essential approach in helping people living in poverty to become financially self-sufficient. They become more resilient and better able to provide for their families in times of economic difficulty.

Microfinance plays a significant role in improving women's decision making through participation in economic activities (Buera et al., 2014; Revenga & Shetty, 2012). The other significant component in this case study is effecting social change through group process. Jane Addams (1930), a famous social worker, utilized group actions to build women's clubs and advocacy programs. In participating in such groups, women start the process of learning to work with peers and solve problems to gain economic stability for themselves and their children (Haugh & Talwar, 2016; Revenga & Shetty, 2012). The growth of microfinance has shown that many women have good business ideas and entrepreneurial spirit, making them extremely capable of repaying loans (Buera et al., 2014).

Self-Help Efforts, Group Process, and Community Action

Haugh and Talwar (2016) reported that increased individual achievement and social interaction result in greater social equality, social justice, and social reform. Several studies have been carried out in India, Asia, and Africa on various aspects of women's empowerment facilitated by self-helps groups. Bornstein (2007) described the theoretical base to inspire and empower people to possibly change their world. Haugh and Talwar (2016) approached case studies from a post-positivist viewpoint. They constructed the indicators of the empowerment of women by using the popular case study approach, theoretical frameworks, and principles suited for qualitative case study methodology.

On the other hand, Roy and Biswas (2016) identified probable indicators of empowerment of women as “family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector” (p. 827). The participants coming together regularly to share their thoughts and feelings is an important component for women's groups (Haugh & Talwar, 2016; Revenga & Shetty, 2012).

Furthermore, the group process seems to strengthen the success of the women's efforts (Haugh & Talwar, 2016; Revenga & Shetty, 2012). Benefits of participating in the group process include the following: the women realized they are not alone in their struggles, the group process reduced isolation and alienation while increasing the sense that “we're all in this together,” and it normalized suffering.

The group process facilitated giving and receiving support (Haugh & Talwar, 2016; Revenga & Shetty, 2012). The group members shared their own experiences as well

as offered hope, inspiration, encouragement, and sometimes suggestions. Women find their “voice,” become aware of their personal feelings, and expressed them. Women related to one another in healthier ways. Group members have opportunities to see how people relate to one another and learn to work together for a common goal.

The group also provided a safety net, and women made authentic connections with one another (Haugh & Talwar, 2016; Revenga & Shetty, 2012). As members of the group practiced these skills, their confidence for exercising them outside the group grows, making it easier to take risks and feel bolder. The sewing training program in Apopa, El Salvador, used the group process approach which improved their sewing skills. The women received individual instruction and practice, as well as group discussions about their learning experience and the challenges they faced to participate regularly in the program (Allet, 2017); Haugh & Talwar, 2016; UN Women (2016).

Traditionally, the women depend on their husbands to provide financially for them and their children (Allet, 2017); however, they have little education and few opportunities to get out-of-home jobs. This case study is focused on the personal experiences of Salvadoran women who participated in the microfinance program in El Salvador. Their personal stories will supplement the broader collections of grouped data which appears in the literature on microfinance (Alexander & Welzel, 2015).

There are several approaches to women and poverty that continue to be examined in qualitative research (Mayoux, 2012):

The financial self-sustainability paradigm primarily serves large numbers of people, especially small entrepreneurs (Mayoux, 2012) and focuses on setting interest rates to cover costs.

The poverty alleviation paradigm (Mayoux, 2012) is associated with poverty targeted programs whose primary concerns are gender equality and women's human rights (Mayoux, 2012). The main concern is to decrease poverty and increase community development (Mayoux, 2012). Women's access to microfinance services can lead to individual economic empowerment as well as social and political empowerment (Mayoux, 2012).

The feminist empowerment paradigm (Mayoux, 2012) undergirds policies and perspectives of consultants and researchers that weigh the impact of microfinance programs on gender (Mayoux, 2012). This paradigm justifies programs that incorporate client groups and actions to alleviate poverty (Mayoux, 2012).

The Financial self-sustainability paradigm primarily serves large numbers of people, especially small entrepreneurs, and focuses on setting interest rates to cover costs while the Poverty alleviation paradigm (Mayoux, 2012) concentrates on gender equality and women's human rights (Mayoux, 2012). Both paradigms' goal is to decrease poverty and increase community development (Mayoux, 2012). On the other hand, the Feminist empowerment paradigm measures the impact of microfinance programs on gender and poverty (Mayoux, 2012). However, women's empowerment is dependent on obtaining microfinances or educational programs to improve their economies status, improve their

health and welfare, and create more new jobs. Unfortunately, Salvadoran women entrepreneurs are usually self-employed and don't have verifiable sources of income.

History of El Salvador

El Salvador experienced at least three disruptions that negatively continue to impact the El Salvadoran economy (Kennedy, 2014; Zulver 2016). The first community disruption occurred when the Spanish Conquest (1524-1525) brought settlers to Central America seeking precious minerals that constituted the most valuable spoils of the Mexican conquest (Carranza, 2016; Haggarty, 1988). The Spanish ruled (1525-1609) and dubbed the colony El Salvador ("the savior"); however, they were disappointed because gold was inaccessible. Later, the Spanish settlers realized that the sole exploitable resource of El Salvador was their land. Diplomats of the crown in the mid-sixteenth century instituted a repartimiento (distribution) system (Carranza, 2016; Haggarty, 1988). Under repartimiento, the diplomats were empowered to monitor the work allotment and treatment of local laborers, a system that was vulnerable to abuse.

According to Carranza (2016), as the Salvadorans moved toward independence, Spanish rule did little or nothing to promote any sense of national citizenship among the poor people. Religious influence on daily life impacted the native peoples both before and after they were colonized. Their religion was *animism*, a simple belief in a hierarchy of natural objects, natural phenomena, and the universe itself, all possessing souls.

In 1485, Pedro de Alvarado y Contreras (Carranza, 2016; Ibarra-Rivera, Mirabal,

Regueiro, & Herrera, 2008) a Spanish conquistador and governor of Guatemala,

conquered El Salvador along with the other countries of Central America including Guatemala, Honduras, and El Salvador. While renowned for his skill as a soldier, Alvarado is also known for his brutal treatment of indigenous populations and mass murders committed in the subjugation of the native tribes of Mexico (Carranza, 2016; Ibarra-Rivera, Mirabal, Regueiro, & Herrera, 2008).

About that time, the Spaniards realized that produce was worth more than the land itself and arranged land use with the Salvadorans (Carranza, 2016). Wealthy people owned the property, while the common people worked and were frequently abused (Carranza, 2016). In 1932, there was a peasant uprising known as “the slaughter” claiming the lives of 10,000 to 40,000 civilians and indigenous people who were murdered, imprisoned, or exiled.

Military dictatorships continued to rule from 1931 to 1980, and the repression of indigenous people continued (Carranza, 2016; Haggarty, 1988). Excessive violence from both sides included the deliberate terrorizing and targeting of civilians by death squads, the recruitment of child soldiers, including other violations of human rights, mostly by the military.

In 1990, the UN began peace negotiations; and on January 16, 1992, a final settlement, The Chapultepec Peace Agreement, was signed by the combatants in Mexico City (Carranza, 2016; Kaboski & Shin, 2012). The conflict ended; however, the wealthy continued holding the land and much of the wealth, with very few opportunities for the poor people.

Current Situation in El Salvador

Every year since 2003, over 150,000 violent gang members have been extradited from America to their countries of origin: Mexico, El Salvador, Honduras, Guatemala, Costa Rica, and Nicaragua (ICE, 2015; Kennedy, 2014; Zulver, 2016). Women who live in Central America, specifically in El Salvador, face increased poverty, persecution, and, more recently, gang violence which disrupts the community and the family system as well as diminishing economic opportunities for women (Kennedy, 2014; Zulver 2016). These events negatively impacted El Salvador's ability to recover from poverty, war, and, more recently, from ongoing violence from gang members (Johansson & Peterson, 2014; Kennedy, 2014).

In recent years, the gang members established an underground economy in El Salvador by forcing youth to participate in their illegal community activities which include extortion, sex or drug trafficking, and murder (Kennedy, 2014; Zulver, 2016).

Like most relationship-orientated cultures, Salvadorans have a strong sense of personal pride, honor, and dignity despite a history of negative disruptions to their native culture.

Women Learning How to Help Themselves

In 2015, an international agreement drawn up by world leaders included provisions for "Gender Equality" and "Women's Empowerment" (UN Women, 2015). This agreement drawn up by world leaders found countries that invest in the social as well as the economic status of women tend to have lower poverty rates, with as little as one extra

year of secondary schooling for girls resulting in wage increases up to 20% (UN Women, 2015). Microfinance programs often help to serve this purpose and provide viable skills (Allet, 2017); but they also train the women to work within the country's larger financial structure, providing a capability that most of these women have not previously developed.

One method that has shown promise in supporting women's empowerment is the microfinancing of women's projects (Kimbu & Ngoasong, 2016; Lawal, Ayoade, & Taiwo, 2016). Although successful in many underdeveloped countries; in El Salvador, microfinancing efforts tend to be connected to banks, formal organizations, or institutions. Unfortunately, many women and men in El Salvador may not meet the banks' regulation expectations, such as having an open bank account. Apparently, in underdeveloped countries, traditional banks' success rate in microfinance has been lower due to "lack of innovative devices such as group lending with self-monitoring, short repayment installments, and small loans" (Allet, 2017).

One example of a microfinance program that increased woman's economic status was implemented in Thailand, which has a large, government-sponsored expansion of credit to village banks for microfinance (Buera et al., 2014). In 2001, the Thai Million Baht Village Fund program offered one million (about \$25,000) to 80,000 villages as a seed grant for starting a village lending and saving fund. The \$2 billion was equivalent to about 1.5% of the Thai GDP at the time. Loans were typically awarded without collateral, up to \$1,250; but most loans were annual loans of about \$500, or 40% of the per-capita income at the time.

Microfinance projects such as Tailored for Education (2017) identified the following demographic and educational issues in El Salvador:

1. Public education is free until high school, however, mandatory school uniforms, monthly fees, and basic supplies are often beyond the means of rural families.
2. The education system needs basic resources such as blackboards and chalk, and class sizes often exceed 50 students.
3. Inequality exists between public and private schools as well as between urban and rural schools. Some rural schools consist of just corrugated metal propped up on wood over a dirt floor.
4. Thirty-one percent (31%) of the population is 14 years old or younger.
5. At times, attending school is too great a sacrifice for poor families.
6. The average years of schooling for adults are 5.2 years.
7. Secondary school participation rates are 54% for boys and 56% for girls.
8. El Salvador has the 2nd largest crime rate in the world, with an intentional homicide rate of 71 per 100,000. By contrast, the rate in the U.S. is 4.8 per 100,000.
9. Education is one of the key ways to decrease crime rates over the next generation. Being in school will prevent children from joining gangs (Kennedy, 2014; Tailored for Education, 2017).

In Central America, the occupation of tailoring and industrial sewing is common (Haase, 2012; Tailored for Education, 2017). Much more clothing is made or fitted by

tailors in El Salvador than in the United States (Haase, 2012; Tailored for Education, 2017). Training women in El Salvador to sew well-tailored clothing offers a significant way to bring social change (Haase, 2012; Tailored for Education, 2017).

Conceptual Framework on Women's Empowerment

Microfinance programs are an entry point to a wider strategy for women's economic and socio-political empowerment. Mayoux (2012) and Baird, Hamilton, Pane & Steiner (2017) described three paradigms for microfinance and gender (Mayoux, 2012). By focusing on gender awareness and feminism, some programs developed very effective ways for integrating gender awareness. Other programs organized women's groups to challenge discrimination, and supplementary programs provided legal advocacy support for women (Afriyie, Ganle & Segbefia, 2015). Regardless of the intervention method, microfinance programs are one way to help women improve their quality of life.

Women's Motivation, Education and Collaboration

Buera et al. (2014) reported many women who participated in microfinance programs have good business ideas, and they have been extremely capable of repaying loans. Additionally, women exhibited a better outcome when they worked together in a group setting (Haugh & Talwar, 2016).

By working in a group setting, the women developed the skills they needed to become a successful entrepreneur. Additionally, the group process allowed the women to share their own experiences, and both successes and failures. By sharing, women develop healthier relationships and learn to work together for a common goal (Geetha & Babu, 2016; Haugh & Talwar, 2016). The sewing training program in Apopa, El Salvador, used

the group approach, individual preparation, and sewing practice to improve skills needed to complete the program (Geetha & Babu, 2016; Haugh & Talwar, 2016; UN Women, 2015).

Strengths and Weaknesses of Microfinance

Microfinance studies have been carried out in Uganda and Kampala (Bragin, Onta, Janepher, T. Nzeyimana, & Eibs (2014), Thailand (Drucker, 1975); as well as India and Ghana (Afriyie, Ganle, & Segbefia, 2015) on various aspects of women's empowerment and self-help groups. Bornstein (2007) described the theoretical base behind social entrepreneurs who inspire and empower people to possibly change the world. Roy and Biswas (2016) identified a three-dimensional conceptual framework for thinking about women's empowerment. They identified indicators of empowerment as improvement in family structure, financial autonomy, and employment participation in the community (p. 827). On the other hand, Kabeer (1999) defined empowerment as the processes by which one acquires the ability to make choices. This review of existing literature facilitated the framing of the following objectives used in this case study.

Research literature about the actual effectiveness of microfinance as a tool for economic growth are few (Westover, 2008). Bruton et al. (2015) reported challenges in accessing reliable data to undertake impact studies and in assessing the outcomes of new alternative finances and at the macro level (p. 14). Forcella and Huybrechts (2015) confirmed although green microfinance projects increased, there seemed to be little discussion on how microfinance interacts with rural development and how effective it is in achieving its environmental goals (p. 1).

Banerjee, Duflo, Glennerster & Kimnan (2015) reported two opposing views about microfinance. While some researchers believe microfinance motivates less spending and less dependence on public health, welfare, and education; other researchers doubt microfinance has an impact on poverty and described microfinance as a privatization of public safety-net programs.

Studies of microfinance programs found that women often act as collection agents for their husbands and sons, and men spend the money themselves while women are saddled with the credit risk. Furthermore, Banerjee, Duflo, Glennerster & Kimnan, (2015) also argued women tend to use loans for household expenditures rather than for capital investments.

More recently, Banerjee, Duflo, Glennerster & Kimnan, (2015) debated whether microfinance should focus on improved welfare or financial sustainability. The two different methods are usually named as “poverty lending” (the welfare approach) or “the institutionist approach” (financial system approach). The welfarist approach could be for supplying the customer with education and health while the institutionist approach concentrates only on the financial service. Financial sustainability is the huge demand that can be met.

The biggest strength in microfinance is bringing financial services to poor people and making it financially sustainable (Banerjee, Duflo, Glennerster & Kimnan, 2015). For example, the National Bank for Agriculture and Rural Development (NABARD) in India lend funds to self-help groups (SHG), which comprise 20 or fewer members, of whom the majority are women from the poorest castes and tribes.

Nearly 1.4 million SHGs encompassing 20 million women now obtain loans from banks, and the Indian SHG-Bank Linkage model is the largest microfinance program in the world (Banerjee, Duflo, Glennerster & Kinnan, 2015). Similar programs are developing in Africa and Southeast Asia with the support of institutions like Opportunity International, Catholic Relief Services, CARE, APMAS, and Oxfam. It also helps their economy by giving everyday people the opportunity to secure a sustainable income. Eventual improvements in disposable income will lead to economic development and growth.

Haugh and Talwar (2016) reported that increased individual achievement and social interaction result in greater social equality, social justice, and social reform. Several studies conducted in India, Asia, and Africa revealed various aspects of women's empowerment and self-helps groups. Bornstein (2007) described the theoretical base to inspire and empower people to possibly change the world. Haugh and Talwar (2016), who approached case studies from a post-positivist viewpoint, attempted to construct the indicators of the empowerment of women by using the popular case study approach, theoretical frameworks, and principles suited for qualitative case study methodology. However, there was little research about how Salvadoran women gained sewing skills in El Salvador nor recorded their perceptions about their journey in learning to become a seamstress.

Finally, Roy and Biswas (2016) identified probable indicators of women empowerment as “family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector”

(p. 827).

Summary and Conclusions

This chapter reviewed the evidence on the effects of microfinance self-help groups on women's empowerment. This review contributed to the existing literature and explored the microfinance field from the perspective of the delivery method self-help groups in the middle east countries (Palmkvist & Pei Jun Lin, 2015). Khan and Noreen (2012), Buera et. al. (2014), Geetha and Babu (2016) and Haugh and Talwar (2016) confirmed people in developing countries often do not have bank accounts or credit histories to help to apply for loans from traditional banks. However, there was a gap in the literature about how Salvadoran women's sewing programs could help them obtain the skills needed to become a seamstress.

Based on my analysis, the literature review did not consider the women's perception of their experiences, knowledge gained, nor effects on the existing Salvadoran women's sewing program. Personal stories and perceptions are of interest because there will be some variation among the women in their individual experiences and their ability to articulate challenges and achievements that have come with their participation in the program, and their perceptions could be valuable to the broader studies on microfinance programs with women in El Salvador. Chapter 3 addressed the research methods and protocols used for this qualitative case study.

Chapter III: Research Method

Introduction

My purpose in this qualitative case study was to better understand the experiences of women who participated in a microfinance sewing program in Apopa, El Salvador. Eligibility for participation in this study was based on the respondent being an adult female (18 years old or older) who was a current student attending the sewing program, a graduate, or who dropped out of the sewing program in the Apopa, El Salvador, Community Center. I selected five participants, a sample size recommended by Saldana (2016) for this type of qualitative research. Five women were recruited from the sewing program students who had either recently graduated or dropped out of the sewing program. The main sections that I discuss in this chapter include the Research Design and Rationale, Role of the Researcher, Methodology, Instrumentation, Procedures for Recruitment and Participation, Data Collection Procedures, Data Analysis Plan, Issues of Trustworthiness, Ethical Procedures and Considerations, and Summary.

Research Design and Rationale

The nature of this study was a qualitative case study with an emphasis on getting information from the participants' perspective. Qualitative case study research is consistent with understanding how women become empowered by microfinance and peer-group educational activities (Anand & Jain, 2016). Peer groups are small voluntary groups of people from the same socioeconomic background with a purpose of solving their common problems together (p. 2026). Case study research is well suited for getting detailed information and the women's perceptions about their experience in the sewing training program.

Suryani (2013) recognized six phases in conducting a qualitative case study: (a) data selection; (b) emphasis of a certain phenomenon; (c) identification of the research questions; (d) raw data collection through personal interviews, observations, and other documentation or pictures related to sewing items women made; (e) analysis of patterns from data related to the topic and then triangulation of data and observations with patterns to develop interpretation; and (f) synthesis of the results to be included in a findings report (p. 119).

A qualitative case study is best suited for this research project because it may offer a wide range of details; including a personal narrative or precise activity as well as a personal or a group interpretation (Suryani, 2013, p. 120). Second, the readers of a case study may obtain naturalistic generalizations from personal or vicarious experience. Finally, a case study provides a holistic interpretation and always refers to a social context (p. 120).

Role of the Researcher

As a social worker, I was guided by the NASW (National Association of Social Work) ethical guidelines in the research setting. I developed my research standards and addressed researcher biases by having regular supervision with my committee chairman and group members and the University Research Review (URR) process is the quality management mechanism for capstone research at Walden University.

I did not conduct this study within my own work environment, nor did I have a conflict of interest or any power differentials in my employment as a hospice social worker. I experienced no difficulties; nor conflicting issues or concerns in the field during my research. I maintained communication through email and/or by telephone as well as had regular discussions with my committee chairperson within my Walden University classroom.

Methodology

This qualitative case study research (see Appendix H) was consistent with understanding how women are impacted by participating in a microfinance program. I employed all my senses to examine people in their natural settings (Malterud, Siersma & Guassora, 2016). I implemented Saldana's (2016) recommended method and used an interview and observation protocol when collecting data to organize information and help me keep the research on track. I used both an interview protocol and an observation protocol (Marshall & Rossman, 2014). I was involved in interviewing five sewing participants (Sample 1) and three employees (Sample 2) whose role was known. I implemented an audio recording method to capture a systematic data collection (Saldana, 2016). Interview transcripts were evaluated to identify and determine significant themes and subthemes.

Instrumentation

This qualitative case study was consistent with understanding how women are impacted by participating in a micro-financed program. Five eligible sewing student participants for this study were adults, 18 years or older, who were in a current class session, a recent graduate, or a person who dropped out from the sewing program. Three employees were also invited to give triangulation for assessment of student self-efficacy as a factor in the women's sewing accomplishments.

The instrumentation was a researcher produced structured interview with 10 questions in Spanish and English (Appendix C) and (Appendix D). Both students and employees were invited to participate through a flyer that explained the purpose and the process. I collected the data in a single interview session of no more than 2 hours per participant. Marshall and

Rossmann (2014) described the instrument as a device used to collect data and instrumentation. Instrumentation included observation sheet, interview protocol, audiotapes, participants and employee consents flyers and forms, researcher notes, and interview transcripts). Data saturation was achieved, and the interview questions were more than adequate for this type of case study:

Research Question 1: How did Salvadoran women describe the influence of sewing group participation on their lives?

Research Question 2: How did Salvadoran women perceive opportunities and barriers in establishing their own financial well-being?

Research Question 3: What insights do instructors of a Salvadoran women's sewing group have regarding the impact of the program on the participants' wellbeing and security?

Procedures for Recruitment and Participation

The sample size recommended by Malterud, Siersma, and Guassora (2016) was eight participants for this type of qualitative case study. Five women (Sample 1) were engaged and interviewed to get the women's perceptions about their participation in the sewing class. Three employees (Sample 2) were also interviewed to provide triangulation.

I sent invitation flyers to the director of the sewing program in El Salvador by email and asked her to distribute the flyers (Appendix A) in the sewing class, church, and/or their community. The flyer explained how the participant could contact me by phone or email. Using the snowball approach, I met other women who were attending the sewing program, had completed the program, or had dropped out of the sewing program. Women were qualified by

the following criteria: women who were 18 years or older, a current student, a graduate, or someone who had dropped out of the program.

To create a second sample for the study, I asked three employees (Sample #) to share their administrative perspective about participants' skills, students' experiences, and reflections of students' progress regarding the peer-group process. This second sample also completed a consent form. This overall approach created a rich source of data and contributed additional collaborative information regarding the student's evolution and learning experience in the sewing program.

Data Collection Procedures

Participants were oriented to the consent for participation form (Appendix A). I explained the audio-recording procedure, and when the participant agreed to be in this study, they were asked to sign the consent for participation form (Appendix B). The voluntary discussion included nature of the study, the time required, as well as the risks, privacy, and benefits of being in the study.

I used a framework comprised of a four-phase process for systematically developing and refining a participant interview protocol (Appendix C) and employee interview protocol (Appendix D) which included: (1) ensuring interview questions aligned with research questions, (2) constructing an inquiry-based conversation, (3) receiving feedback on interview protocols and (4) piloting the interview protocols (Castillo-Montoya, 2016, p. 120). This method strengthened the reliability of interview protocols used for qualitative research and improved the value of data obtained from the research interviews. At the start of the interview, I discussed the consent forms, data use agreement (Appendix E), and confidentiality agreement (Appendix F).

The interview location was a private room at the sewing school location because the women lived in a barrio (small community) and the community center was within walking distance. A small audio tape recorder was utilized in capturing the participants' views about the sewing program, their personal life experiences, and the group learning process. I was surprised how comfortably the participants communicated with me in Spanish and they gave vital information about their lives, children, family, heritage and their aspirations of becoming a seamstress.

Data Analysis

Descriptive coding is one way of analyzing qualitative data (Saldana, 2016, p. 102). "Code in a qualitative inquiry is most often a word or brief phrase that symbolically specifies a summative, salient essence-capturing or evocative attribute for a portion of "language-based or visual data" (Saldana, p. 102). Additionally, this researcher implemented, translated, and interpreted meanings for pattern detection, categorization, assertion, theory building and other analytic processes (p. 102).

All recordings were transcribed verbatim and a translator checked the correct use of words or phrases that may have had multiple meanings. Participants 1, 2, and 3 were used for the identification of each participant instead of initials or names. A peer reviewer also checked how I interpreted two interviews. Later, the interview audio tapes and written transcripts were translated into English and the Spanish audio tapes were saved on a USB drive that will be saved for 5 years, and after that, the transcripts will be destroyed.

I organized the data around specific topics, key themes, central questions, or patterns and arranged the data into categories (Saldana, 2016, p. 102). I classified patterns by similarity, difference, sequence, correspondence, or causation as Saldana suggested (p. 7).

I kept a journal and wrote entries regularly, including researcher reflections and code choices or emergent patterns leading to theory (Saldana, 2016, p. 53). I also used NVivo to get the full value and insight of the participant's minds (p. 53). My goal was to adhere to the "verbatim principle," using terms and concepts drawn from participants themselves which captured the intrinsic meanings in people's experiences" (p. 106). NVivo codes also captured behaviors that will explain the coding process, concepts, and themes I wanted to communicate (p. 106). Saldana (2016) supports process coding to enhance qualitative studies especially with small-scale projects (p. 111). I wrote journal entries regularly including researcher reflections, code choices or emergent patterns leading to theory (Saldana, 2016, p. 53). I used the verbatim principle, using terms and concepts drawn from participants that captured the dominant meanings in people's experiences (p. 106). I utilized NVivo codes to capture behaviors that explained the coding process, concepts, and themes to enhance small-scale projects (p. 111).

Regardless of the field of study, accurate data collection is essential to maintaining the integrity of research (Saldana, 2016). Both selections of suitable data collection instruments and delineated instructions reduce errors reoccurring. Consequences from improperly collected data include the inability to answer research questions accurately; inability to repeat and validate the study; and distorted findings which result in wasted resources or researcher's pursuit of fruitless avenues of examination; compromising decisions for public policy and causing harm to human participants or animal subjects. Finally, I member-checked the findings with the case study

participants and offered a summary of the transcript or meet with each participant and share several quotes to include in the dissertation. This process was a valuable part of the analysis that was used to enhance validity.

Issues of Trustworthiness

One of the issues of internal validity was to be sure my study measured or tested what was intended. The qualitative investigator's credibility deals with the question, "How congruent are the findings with reality?" Saldana (2016) reported internal validity credibility is one of most important factors in establishing trustworthiness.

I used a critical case sampling method to ensure capturing the participant's perspectives that may be typical to the women who shared a common experience in learning to become seamstresses (Anand & Jain, 2016; Baird, Hamilton, Pane, & Seiner, 2017). Critical case sampling was particularly useful in my exploratory qualitative research, especially where a single case or small number of cases can be decisive in explaining the phenomenon of interest (Shenton, 2004). By using the critical case sampling method, I gained greater insights into the women's sewing program process phenomenon by looking at it from all angles, which helped me identify common themes that were evident across the sample. Finally, purposive critical case sampling method was used to investigate whether a phenomenon was worth investigating further and to gain insight for adopting an expert sampling approach to examine specific issues further (Baird, Hamilton, Pane, & Seiner., 2017).

To reduce personal biases, each participant was asked the same questions to help avoid favoring one over another (Saldana, 2016). Furthermore, follow-up questions were asked at the

right time and with awareness focused on sources of bias to ensure that the resulting research lived up to the highest qualitative standards.

Another bias that I remained aware of was cultural preferences, which are assumptions that influence our cultural lens (Haugh & Talwar, 2016). To minimize culture bias, I showed each participant unconditional positive regard and was mindful of my cultural assumptions.

While facilitating the personal experiences of the women, care was also taken to seek guidance and maintain communication with the committee members for feedback to ensure the researcher's interviewing techniques were appropriate and objective to minimize any researcher biases (Haugh & Talwar, 2016; Saldana, 2016). By talking with a range of several women, it was more likely that the material collected would be useful. I identified and noted words that needed clarifying, such as colloquial terms that may not be familiar. Participants were asked to explain their meaning of any unfamiliar term or word used.

Ethical Procedures and Considerations

Procedures for the protection of human participants and ethical concerns are important, particularly in planning, conducting, and evaluating research (Saldana, 2016). I adhered to all mandates required by the University, and IRB mandates were also followed. Study procedures ensured minimal risk to participants. Participants were consenting adults and care was taken to ensure participants fully understood the nature of the research and that their participation was voluntary. Data were deemed confidential and stored on a USB drive, and identification of participants was not available during or after the study. The following actions were taken:

1. I reviewed and adhered to Walden University permissions and included IRB approvals needed to obtain authorization from the Director of the Community Center in Apopa, El Salvador and included international IRB approval numbers.
2. I adhered to ethical concerns related to recruitment materials and processes. I did not use any recruitment materials that I did not develop myself.
3. I did not encounter any ethical concerns related to data collection activities and the questions addressed only their participation in the sewing program and few demographic information.
4. I have kept all data confidential, and participant's personal information has been kept anonymous.
5. I have stored confidential data on a USB drive that only I have access to, and the data will be destroyed after five years.

Summary

The literature review focused on analyzing empirical literature about microfinance programs with the use of self-help groups which are core variables related to women's self-efficacy, autonomy, and ability to support family goals when presented with severe hardships and obstacles. In Chapter 3, I described my qualitative case study method and research design as well as addressed plans for recruitment. I also described my plan for conducting the research project in Apopa, El Salvador and presented my method for recruiting qualified participants, data collection, data processing, and ethical considerations including external validity and internal validity for my case study in El Salvador. Walden University research ethics mandate

adhering to rules of international studies abroad and recommendations regarding recruiting participants in an international research study.

In conclusion, this qualitative case study was a viable method for studying a small group of five Salvadoran women who participated in a microfinance sewing program and three employees who work with the women daily within their own community of Apopa, El Salvador. In Chapter 4, I will describe my research conducted in Apopa, El Salvador.

Chapter IV: Results

Introduction

Poverty affects women and girls in El Salvador due to increased violence, persecution, and lack of sustainable economic opportunities (U.N. Women, 2015). Salvadoran women need to find ways to increase their ability to survive and improve living conditions in their country (Kennedy, 2014). My purpose in this study was to answer the following research questions: (a) How do Salvadoran women describe the influence of sewing group participation on their lives? (b) How do Salvadoran women perceive opportunities and barriers in establishing their own financial well-being? and (c) What insights instructors of a Salvadoran women's sewing group have regarding the impact of the sewing program on the participants' well-being and financial security? The main sections discussed in this chapter include: Data Collection, Five Sewing Student Participants (Sample 1); Three Program Employee Participants (Sample 2); Data Analysis; Interpretation of the Findings; and Conclusion.

Data Collection

I interviewed eight participants: five women (Sample 1) about their experiences in the sewing program and three employees (Sample 2) who provided administrative feedback about sewing program. The sample size was recommended by Malterud, Siersma, and Guassora (2016) for this type of qualitative case study because it empowers people to share their story.

I emailed a flyer (Appendix A) to the director of the sewing program in Apopa, El Salvador, who granted permission to conduct the interviews along with the use of a private room in the community center. Agreements to gain access to participants or data were included in the IRB application and treatment of human participants.

Five Sewing Student Participants (Sample 1)

I emailed invitation flyers to the director of the sewing program in El Salvador by email and asked her to distribute the flyers (Appendix A) in the sewing class, church, and their community. The flyer explained how the participant could contact me by phone or email. Then, using the snowball approach, I could meet other women who were attending the sewing program had completed the program or had dropped out of the sewing program. Women were qualified by the following criteria: women who are 18 years or older, a current student, a graduate, or someone who had dropped out of the program.

Potential participants who received the recruitment flyer indicated an interest in participating in this case study. Although seven women initially contacted me by phone, five women met the selection criteria. Each qualified participant self-scheduled the interview session by a phone call. Each participant also received a reminder one day prior to the scheduled interview session.

The participant interviews were held in a private room in the community center in Apopa, El Salvador. Prior to beginning the interview session, the participants received a written copy of the study overview (Appendix B). The study overview included the description of the study, the purpose of the study, and the procedures of the study. I read the description of the study, the purpose of the study, the procedures of the study, and the informed consent form aloud to the participant. I clarified any questions or concerns participants had about the documents provided. Each participant was asked to provide a signature on the informed consent form. Each participant was informed that the interview would be audio recorded and transcribed verbatim to text.

I used an open-ended, structured interview protocol (Appendix C) to gather the participants' perceptions and ideas related to the purpose of the study. I interviewed the participants individually for approximately 1 hour. I also used the interview protocol to record notes and observations made during the interview. Before the interview session, the participants received a copy of the signed informed consent form and the study overview form. They also received a department store gift card for \$10 after the interview was completed. Additionally, there was a luncheon and discussion with the participants and employees on the final day about how the study results will be disseminated following the data analysis.

Demographics of Sewing Participants

The beginning sewing class learned to make women's skirts and blouses. All the participants were either graduates or currently enrolled in the beginning sewing class which is a 6-month beginning sewing program. Four of the participants were married with children, and one participant was a single-mother. None of the participants were known to me prior to the interview.

All the participants were females and identified their ethnicity as El Salvadoran. Four participants are current students of the beginning sewing program, and one participant is a recent graduate of the beginning sewing program. The ages of the participants were between 30 to 42 years old. Two of the participants reported working outside of the home, and three participants reported they work from home.

In Table 1, I present a summary of each participant's demographic information including age and marital status and number of children.

Table 1

Summary of Study Participants

Participant	Age	Married	Children
Participant 1	42	Yes	2
Participant 2	39	Yes	2
Participant 3	42	Yes	1
Participant 4	39	Yes	2
Participant 5	42	No	2

Note. Data represent females currently in Sewing Program or graduated. Age is expressed in years.

Feedback from the Five Sewing Participants

The women gave information about their sewing experiences, their family and their aspirations for a better life. Because most of them were married, their family worked together to bring in income to support the family goals. Another woman lived with her relatives who were supportive. She said there are sewing jobs available in another community; however, she lacked transportation. Most women worked from their homes, making and selling food or making clothing or uniforms for children and for other people. When asked how the sewing class affected their situation at home, one woman stated, “We are struggling to get ahead.”

I earned a little, because I did not sew much, and I also go to work. Then from time to time I started to sew clothing for more than all my family. I still have problems cutting cloth, but I have made blouses and skirts and I have earned a little money. I gained experience and now I am gaining income because as the teacher said we must sew perfect.

As a mother or a wife, I already feel that I know something else, like making a skirt or dress, because I did not know how to make a plain skirt and that is the easiest thing to do. Now, I can make a little skirt for my daughter. You learn, and you learn more by doing things well.

My plans are to continue learning, practicing and with experience to become recognized as a seamstress.

Another mother and wife, reported, “I already feel that I know something like making a skirt or dress.” She took the sewing class because “the economy is bad” and explained, “I dream

big! For me, I will continue with the course because it motivates me to keep learning.” When asked what barriers she experienced in taking the sewing program, she replied:

What cost me the most, was to make the skirt or flight skirt. I felt taking measurements was not going to work for me because it is very complicated. I asked the teacher to explain it to me again, and finally I managed to understand her. Another thing we learned was to make the buttonhole with in the machine. I felt nervous because I thought I was going to prick my finger, but everything went well. I'm not so good at math because you must use mathematics in sewing. For example: if one measures 48” of the waist you have to bend the tape to 24 and that is complicated. As I said, it's like coming to first grade, because you start from scratch and learn little by little. I had to learn the multiplication tables to take measurements.

After taking the sewing class, I now see myself as a useful person as a mother and wife, I feel better, with more confidence to tell my husband that I can fix his work pants. I grab my sewing machine with thread and I repair his work pants, then he feels that I am a help to him. He thanks me because I fixed his clothes and I feel very helpful to him.

Another woman mentioned learning how to sew a uniform for her son who is in a band. She stated “investing in sewing is not a waste of my time. To me, it is an investment. Now I can help the school making uniforms and I can also help my son.”

This month my son needed a uniform for him in the band as he will be in the parade. I cut the fabric and made him the uniform. Then I made a tie for my little

boy. When I asked in market, they were charging \$2 for a small tie, but I saved those two dollars. Now I will make a couple of ties and I'm going to sell them.

Regarding teamwork or the group process, the woman replied, “we are friends and companions” and “we helped each other.” She also reported: “we all completed the program.” I liked the sewing class a lot. The teacher helped us a lot. We became friends and my compañeras (friends) all got along, and we learned a lot. The teacher taught us a lot and we all did our part to learn to do everything perfect. We were learning little by little and we still remember what we have learned. What kind of things did she teach you? First, she showed us the measurements, how to take measurements for a skirt, and then how to handle the sewing machine, how to thread it, because I did not know anything about it. But we were learning with the machines, first in paper and then in cloth, we made enough seams in paper and cloth. We learned to make skirts, blouses and dresses. She mentioned “the truth is that we need one another,” and “when you support others, you will find support.” Finally, the women were very fond of the teacher who also lived in their community.

All five participants described the teacher as being compassionate, a great counselor who encouraged them from the beginning to their graduation. They said the sewing teacher is “a woman of faith.” Another student said, “The Teacher had a lot of patience because she knew we were like first graders, without knowing anything.” Every student regarded their teacher as an educator, mentor, counselor, neighbor and friend. One mother commented:

The teacher told us how to do the work and then put us to work alone, I think they taught us a lot and taught very well, you learn a lot. I made three skirts and I made a blouse. You already save a lot, because a skirt costs about \$5 and you save a lot and

you learn a lot. I like this program. I also love working with mothers, I want to help no matter what ever they need. They have a special gift, and they can be what they want.

Another mother had a desire to open her own store and sell her own designed clothing and accessories and described how it would be: “my goal is to set up a workshop.

But first it will be at home, then later, I can sell my products on the internet.”

Three Program Employee Participants (Sample 2)

To create a second sample for the study, 3 employee participants (Sample #2) shared their administrative perspective about participants’ skills, students’ experiences, and reflections of students’ progress regarding the peer-group process. This second sample also completed a consent form. This overall approach created a rich source of data and contributed additional collaborative information regarding the student’s evolution and learning experience in the sewing program.

The employee interviews were held in a private room in the community center in Apopa, El Salvador. Prior to beginning the interview session, each employee received a written copy of the study overview and a written copy of an informed consent form (Appendix D). The study overview included the description of the study, the purpose of the study, and the procedures of the study.

I read the description of the study, the purpose of the study, the procedures of the study, and the informed consent form aloud to the employee. I clarified any questions or concerns participants had about the documents provided. Each employee was asked to provide a

signature on the informed consent form. Each employee was informed that the interview would be audio recorded and transcribed verbatim to text.

I used an open ended, structured interview protocol (Appendix C) with 3 employees to share their administrative perspective about participants' skills, students' experiences, and reflections of students' progress regarding the peer-group process. I interviewed the employees individually for approximately 1 hour. I also used the interview protocol to record notes and observations made during the interview. Before the interview session, the employee received a copy of the signed informed consent form and the study overview form. They also received a department store gift card for \$10 after the interview was completed. Additionally, there was a luncheon and discussion with the participants and employees on the final day about how the study results will be disseminated following the data analysis. This overall approach created a rich source of data and contributed additional collaborative information regarding the student's evolution and learning experience in the sewing program.

Feedback from Three Sewing Employees

The employees of the Sewing Program gave their perspective about participants' skills, students' experiences, and reflections of students' progress. They also provided valuable evidence about how the group process provided a means for women's confidence, security and peer support.

Employee #1 stated "the women sacrificed their time" to come to the sewing class. The teacher had to help those needing more attention from the teacher because they didn't have much formal education. Employee #1 reported "the teacher was patient and gave them individual help" in understanding basic skills (math, reading, and following instructions).

Employee #1 said “the women were determined to succeed.”

The most significant point is that the women learned to continue to come to the class despite their shortcomings and they gained the skills the skills needed to become a seamstress. If they had a good job or start their own business, they would be able to increase their family income and help their family and their children. Three aspects of the sewing program that encouraged participation and success among the students: and the women took the time to participate in the program; and finally, the sewing program provided the classroom, blackboards, sewing machines and sewing kits.

Employee #2 stated 12 women graduated from the sewing program so far. The sewing program is about 3 years in operation and is being funded under a church project which provides the sewing machines, sewing kits and supplies. However, the sewing participants bought their own fabrics. Employee #2 had to teach the women how to operate the sewing machine, hold the material while sewing and use the power strip. Employee #2 reported most of the women that learned how to “work from home or obtained a job” sewing clothing or making other household items.

Employee #3 reported the women are satisfied of “learning something new” and “feel inspired and more secure in their homes.” The women made lasting friendships and encouraged each other to complete the sewing program. Employee #3 gave additional feedback:

The women are learning new knowledge which they will put into practice to help their families. Most of the mothers who studied sewing are already working at home by doing different types of sewing from their homes. The doors of the community

center were opened to have a cutting and sewing project. They learned how to sew despite their educational background and some made very creative items such as table cloths, special curtains and they learned how to cut and make clothes. Some went on to make formal clothing such as gowns and formal men's trousers and suits which brought more income.

Finally, all the employee's perceptions confirmed the teamwork approach was a supportive way to increase the women's "self-efficacy, confidence and security."

Data Analysis

I utilized descriptive coding, which is one way of analyzing qualitative data for the first cycle coding (Saldana, 2016, p. 14). Several qualitative research texts recommended initially "coding for themes." However, Saldana stated it is misleading advice because it can muddy the terminology waters (p. 14). I found cycles of rich discoveries by coding phenomena from participant's and employee's interviews, processes, emotions, and values (p. 14).

For the second cycle coding, Saldana (2016, p.14) recommended thematic analysis after the datum was initially identified and, secondarily coded to label its content and meaning. I identified 5 themes which highlighted, pinpointed, examined, and recorded data patterns which emerged from the women's reports: (a) effect of sewing class on women's wellbeing, (b) they obtained a means of income, (c) increased self-efficacy, confidence and security, (d) they learned to work together, and (e) received the teacher's positive influence. Concepts were translated, and meanings were interpreted for pattern detection, categorization, assertion, intention, theory building, and other analytic processes (p. 14). During their interview, subthemes were identified by one or more students about their family situation. Table 1 presents

a summary of each participant's demographic information including age and marital status and number of children. Table 2 presents a Summary of Sub-Themes Participants reported in the Interview. Table 3 presents Summary of Themes, Meaning and Evidence from five Sewing Students. Finally, Table 4 presents a Summary of Themes, Meaning and Evidence from Teacher/Student Relationship.

Table 2

Summary of Subthemes Participants Reported in the Interview

<i>Subthemes</i>	<i>P1</i>	<i>P2</i>	<i>P3</i>	<i>P4</i>	<i>P5</i>
<i>Reported Bad Economy</i>		X	X		X
<i>Teacher gave individual support</i>	X	X	X	X	X
<i>Made clothes for their children</i>	X	X	X	X	X
<i>Obtained Sewing Income</i>	X	X	X	X	X
<i>Made uniforms for school</i>			X		X
<i>Sewing machine at home</i>	X	X	X	X	X
<i>Parents worked as Tailors</i>			X		
<i>Learned to work in teams</i>	X	X	X	X	X
<i>Formal education</i>	9th	9th	9th	4th	9th
<i>Teacher motivated students</i>	X	X	X	X	X
<i>Student felt husband's support</i>	X	X	X	X	

I also used mapping to provide a visual model of abstract concepts (Creswell, 2017). I utilized the mapping of the participants' responses to allow for more efficient organization of emerging themes and concepts. I organized the data around specific topics, key themes, central questions, or patterns and arranged the data into categories (Saldana, 2016, p. 102). Patterns were classified by similarity, difference, sequence, correspondence, or causation as Saldana suggested (p. 7). Finally, I member-checked the findings with the case study participants and shared with them several quotes to include in the dissertation. This process was a valuable part of the analysis that was used to enhance validity.

After manually coding data, I analyzed the data by NVIVO to ensure significant themes and subthemes were identified (Saldana, 2016). After the main themes were identified, specific subthemes were discussed to express the main themes in more detail. I probed the interview transcripts to discover if any connections between the sewing program students and their relationship with their teacher existed. I used concept mapping to identify any central themes to assist in identifying any possible connection between the teacher, the sewing students, and their completion of the sewing program. For example, I looked for the connections and significant progress made in becoming a seamstress, obtained a seamstress job or made money at home sewing for their own children or people within their own community.

I used a concept map as a strategy to explore and analyze the data from the sewing student's responses regarding the student-teacher- relationships (Saldana, 2016). I utilized a concept map of the participants' responses about the sewing teacher to allow efficient organization of themes and subthemes that emerged. The concept map describes what the

participants said about their sewing teacher, their sewing instruction and their experiences with the other students. I examined the various contexts in which the topic was addressed.

I implemented a theme concept map (See Table 2) to illustrate a category about student-teacher relationships (Saldana, 2016). I interviewed students about their relationship with the teacher individually and as a group as well as other sewing activities or events, (Saldana, 2016, p. 155). I identified five themes from the data that will be discussed: (a) student/teacher relationship, (b) women's journey in self-efficacy, (c) sewing as a means of income, (d) women's sewing education and, (e) teacher's role in the sewing program.

Interpretation of the Findings

I interviewed five students about their participation in the sewing program in Apopa, El Salvador. Key findings based on the participants' experiences and their perceptions will be discussed in terms of five themes that emerged from the data:

A. The Effect of the Sewing Program on the Women's Wellbeing

In the sewing program, self-efficacy among Salvadoran women was evident as both a personal and social construct (Jabbar & Zaza, 2016). In the personal construct, the women developed sewing skills needed for ensuring a better future for their families. Furthermore, the women reported they learned how to work together in a group process which in turn helped them attain lasting relationships with other women in the sewing program and increased their self-confidence. This study illustrated the supportive sewing teacher, the program staff and teamwork were the conduits that provided the means for a better lifestyle in El Salvador.

Five participants gained a greater understanding of their thoughts and perspective on developing confidence and competence in the sewing program. They described four contributing influences: the staff modeling patience and empathy, technical sewing training experience, their personal sewing experiences, and working in a team process contributed to their successful completion from the sewing program.

B. The Process in Developing a Means of Income

In this case study, most of the sewing participants had no idea how to run a sewing machine, thread the needle, use the electric pedal nor understood how to take measurements or make a garment. Some stated they did not have any formal education nor sewing instruction. Others had parents who worked in a sewing company. However, they had higher expectations for their children. Sewing students learned to sew within six months to one year of training. However, they learned only how to make women's skirts, dresses, and blouses. The student's classes were 4 hours a day, and five days a week. The Director reported recently; the program has evolved into a viable vocational training program. The results were very promising: women have become an involved, decision-making entrepreneur.

C. Feelings of Confidence and Security in the Home or Workplace

The results demonstrated that the women developed confidence, better self-esteem; and improved their entrepreneurship skills. It helped them to generate income for their families. It also gave them hope and opened financial opportunities. The women stated their husbands appreciated their financial contribution to the home. They could save money by making

clothing or school uniforms for their children. The women are now able to make their own children's uniforms, birthday celebration and elaborate or formal clothing.

Additionally, the women reported other friends and relatives called upon them to make clothing for them as well. They reported feeling empowered in their achievements. Table 1 presents a summary of each participant's demographic information including age and marital status and number of children. Table 2 presents a Summary of Themes, Meaning and Evidence from five Sewing Students; and Table 3 presents Summary of Themes from three Sewing Instructors and Table 4 presents Summary of Student/Teacher Relationship.

D. The Impact of Sewing program on Women's Personal Life

The women reported being empowered in the sewing program. Conceptualizations of women's empowerment often highlight one or more of a series of interconnected concepts of choice, options, control, and power. All concepts alluded to women's ability to make decisions and affect outcomes of importance to themselves and their families.

These study findings included the employee's responses to the women's transformation from being introverted, lacking self-esteem or lack of formal education. The women gained confidence and security in the sewing program and the supportive student/Teacher relationships.

E. The Role of the Program Teacher in this Case Study

Participants described the critical role of the sewing teacher who had on effective impact on every sewing participant (See Table 3) that was interviewed. As one participant noted, she was not only a sewing teacher, she was a spiritual counselor who used empathy and scriptural

information and prayer to help the women address negative emotional reactions, resolve conflicts among the students, gave them individual attention when needed and encouraged them to continue to strive for the goal to graduate from the sewing class. This same idea can be found in previous studies (Ignacio, 2018). The teacher gave P1 hope that she could learn how to cut the material and use the sewing machine to make clothing. P2 reported the teacher knew her in the community and motivated her to join the sewing program. P3 mentioned how it was difficult at first to work along with several other women as a team and at the end of the program, they became good friends. P4 stated they were placed in groups to develop and increase their confidence and self-efficacy; and finally, P5 emphasized how the teacher gave her individual attention to help her understand sewing concepts, develop sewing skills, take measurements and learn to run the sewing machine.

Participants described the sewing teacher who had an effective impact on every sewing participant that was interviewed. As one participant stated, “The teacher helped us to realize the benefit of taking the opportunity” and another sewing student reported “I was struggling to get ahead” and the teacher encouraged her to take the sewing class. The teacher gave them hope, she motivated them by using teamwork & peer groups approach while providing the sewing skills they needed to succeed in the sewing program.

All the sewing students declared how the teacher made a positive impact on their progress in the sewing program. She gave them extra help, did one-on-one counseling, set them in groups and encouraged teamwork in the learning process, especially when the student didn’t have any math or sewing skills. All the student’s stated the teacher motivated and guided them to make their best effort in the sewing program despite their insecurity.

Research shows having high self-efficacy really affects the ability to successfully perform a task (Zhu, 2018). The key factors that impacted the student's self-efficacy included: positive, mastery experiences that the teacher provided for the students. It resulted in the students having positive experiences in the sewing class. The students reported their success were due to the teacher's encouragement, counseling and patience with the students. As their expertise increased in sewing the program, they had sense of their own ability to succeed. P1 stated the sewing teacher gave her "hope." P2 said the sewing teacher "motivated me to join the sewing class." P3 conveyed "the teacher taught us to work together" so they could help one another. P4 stated "the teacher assigned us to work teams for special projects" which resulted in collaboration and brainstorming. P5 stated, "the teacher taught us how to make women's clothing and how to operate the sewing machine." The women also made significant connections; they learned to work in a group, accept each other's point of view, received suggestions and ideas See Table 3 (below).

A. Employee Perceptions about The Sewing Program and Outcomes

The director of the program stated the sewing program in Apopa, El Salvador is a viable program that has made an impact on the women, their family and their finances. The program has also been instrumental in helping women overcome barriers and situations. They are planning to expand the program to include a secondary class that will teach the women to sew men's clothing. They are also considering an additional sewing class targeting young men who could gain practical sewing skills in a community that has few employment opportunities.

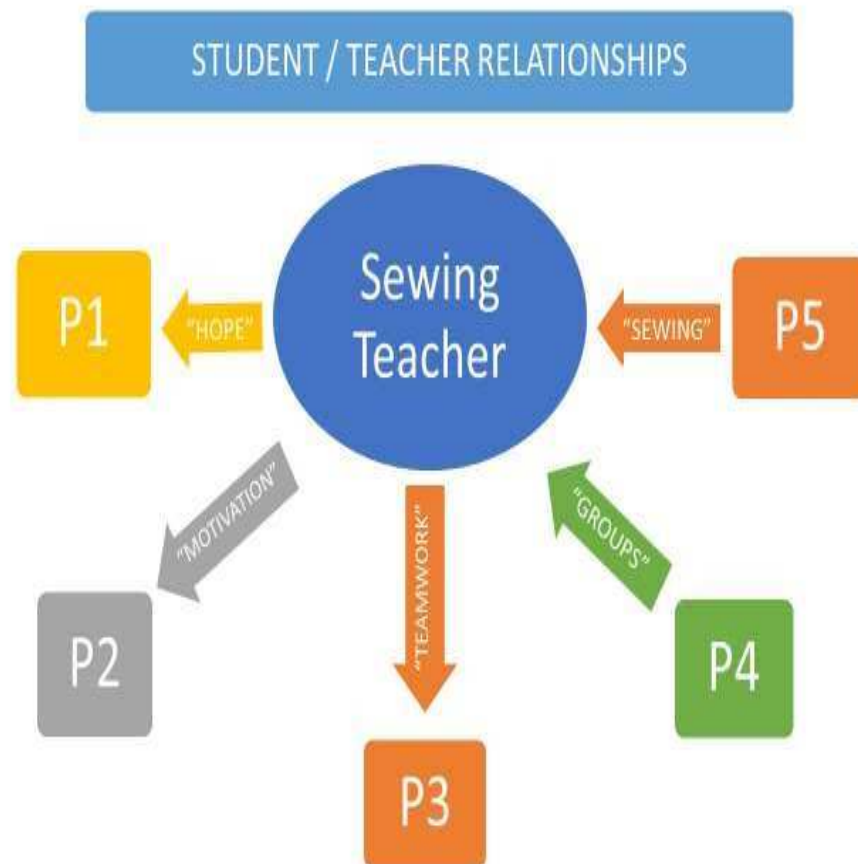
Table 3

Summary of Themes, Meaning and Evidence from Five Sewing Students

Themes	<i>Meaning</i>	<i>Evidence</i>
Motivation	“Help my family”	“Teacher motivated me”
Sewing education	“Learned to sew”	“I made clothes for my children”
Financial opportunity	“Work at home or get a job”	“I made and sold clothing”
Collaboration	“We helped each other”	“We worked together”
Overcome barriers	“Sacrifice,” “big effort”	“Completed the sewing class”

Table 4

Summary of Themes, Meaning and Evidence from Student/ Teacher Relationships



Evidence of Trustworthiness

I used a critical case sampling method to ensure capturing the participant's perspectives that may be typical to the women who shared a common experience in learning to become seamstresses (Anand & Jain, 2016; Baird, Hamilton, Pane, & Seiner, 2017). The instrument was an excellent source for obtaining the participant's and employee's feedback and this method proved to be effective for this type of case study. The participant's feedback was a systematic progressive method in which critical case sampling was particularly useful in my exploratory qualitative research, especially where a single case or small number of cases can be a critical in describing the phenomenon of interest (Shenton, 2004). By using the critical case sampling method, I gained greater insights into the women's sewing program process phenomenon by looking at it from all angles, which helped me classify common themes that were evident across the sample. Finally, purposive critical case sampling method was used to explore whether a phenomenon was worth exploring further and to gain insight for adopting an expert sampling approach to examine specific issues further (Baird, Hamilton, Pane, & Seiner., 2017).

To reduce personal biases, each participant was asked the same questions to help avoid favoring one over another (Saldana, 2016). Furthermore, follow-up questions were asked at the right time and with awareness focused on sources of bias to ensure that the resulting research lived up to the maximum qualitative standards.

Another bias that I remained aware of was cultural preferences, which are assumptions that influence our cultural lens (Haugh & Talwar, 2016). To minimize culture bias, I showed each participant unconditional positive regard and was mindful of my cultural assumptions.

While facilitating the personal experiences of the women, care was also taken to seek guidance and maintain communication with the committee members for feedback to ensure the researcher's interviewing techniques were appropriate and objective to minimize any researcher biases (Haugh & Talwar, 2016; Saldana, 2016). I also identified and noted words that needed clarifying, such as colloquial terms that may not be familiar. Participants were asked to explain their meaning of any unfamiliar term or word used. The material collected from the sewing students were useful and insightful in this case study.

Results

Procedures for the protection of human participants and ethical concerns are necessary, particularly in planning, conducting, and evaluating research (Saldana, 2016). I adhered to all mandates required by the University, and IRB mandates were also followed. Study procedures ensured minimal risk to all sewing student participants and employee participants.

Participants were consenting adults and care was taken to ensure all participants fully understood the nature of the research and that their participation was voluntary. Data were deemed confidential and stored on a USB drive, and identification of participants was not available during or after the study. The following actions were taken:

1. I reviewed and adhered to Walden University permissions and included IRB approvals needed to obtain authorization from the Director of the Community Center in Apopa, El Salvador and included international IRB approval numbers.
2. I adhered to ethical concerns related to recruitment materials and processes. I did not use any recruitment materials that I did not develop myself.

3. I did not encounter any ethical concerns related to data collection activities and the questions addressed only their participation in the sewing program and few demographic information.
4. I have kept all data confidential, and participant's personal information has been kept anonymous.
5. I have stored confidential data on a USB drive that only I have access to, and the data will be destroyed after five years.

Summary

In Chapter 4, I described my research project in Apopa, El Salvador. I also examined the results of the interviews which led me to five themes that emerged from analyzing the data received from 5 sewing students and 3 employee's interviews. Five themes emerged from the data collection: (a) the effect of the sewing program on the women's wellbeing, (b) the process in developing a means of income, (c) feelings of confidence and security in the home or workplace, (d) the impact of sewing program on women's personal life, (e) The role of the sewing program teacher in this case study and finally, the (f) employee perceptions about the sewing program and outcomes which was discussed. Walden University research ethics mandate adhering to rules of international studies abroad and recommendations regarding recruiting participants in an international research study.

Five participants were questioned to gain a greater understanding of their thoughts and perspective about developing confidence and competence in the sewing program. The employees described four contributing influences that helped women to have a positive experience in the sewing program: the staff modeling patience and empathy, technical sewing

training experience, their personal sewing experiences, and working in a team process contributed to the women's successful completion from the sewing program. The sewing program has been instrumental in helping women overcome barriers and situations.

Research Question 1: How did Salvadoran women describe the influence of sewing group participation on their lives? The women confirmed how they much they depended on the groups or teamwork process which helped them to cope with the learning process and they completed the sewing program. Together they helped each other, they became good friends and they learned how to work with each other in the sewing program

Research Question 2: How did Salvadoran women perceive opportunities and barriers in establishing their own financial well-being? The women lacked the economy to take classes, and some had little formal education, however, they overcame each barrier with the help of the microfinance program and the sewing teacher who was compassionate and helped them learn despite their level of education. After gaining the sewing skills, they began to gain regular income which improved their economy, self-sufficiency and improved their self-worth.

Research Question 3: What insights do instructors of a Salvadoran women's sewing group have regarding the impact of the program on the participants' wellbeing and financial security? The director of the program specified the microfinance sewing program is a viable program that has made an impact on the women, their family and their finances.

The teacher reported the group process was a viable method to foster women's confidence and security. Both director and teacher confirmed the sewing program was instrumental in helping women overcome barriers and situations. In conclusion, this qualitative

case study was a viable method for studying a small group of five Salvadoran women and three employees who participated in a microfinance sewing program within their own community of Apopa, El Salvador. Chapter 5 will address the discussions, conclusions and recommendation.

Chapter V: Discussions, Conclusions, and Recommendations

Introduction

My purpose in this qualitative case study was to understand the experiences of Salvadoran women who participated in a sewing program in Apopa, El Salvador (Bornstein, 2007; Kennedy, 2014). I explored the specific effects of women's empowerment on efforts to implement more sustainable income by participating in collective sewing program activities.

I collected the personal stories from eight participants (five Salvadoran women who are currently in the sewing program or have graduated as well as three employees) to supplement the broader collections of grouped data that tend to appear in the literature on microfinance programs (Alexander & Welzel, 2015). The sewing participants' experiences and perceptions revealed increased self-efficacy, confidence, security and self-fulfillment.

Key findings included the women attributed their successes to the teacher, who taught them beginning sewing skills. The teacher also used the group process to encourage women's self-efficacy, confidence, and emotional support. The students reported the teacher gave them hope and encouragement; she assigned the women into teams which helped them to learn together and make connections with other women; and she used motivational strategies to help the women complete the sewing program.

Interpretation of the Findings

I applied a general inductive approach for qualitative evaluation condensed from raw data into a brief, summary format. The findings identified in Chapter 4 established clear links between the evaluation, research objectives and the summary findings resulting from the raw

data. I developed a straightforward framework from the Salvadoran women's reported experiences which I believe produced reliable findings from focused evaluation questions; and the women reported their experiences while in the sewing program that were obvious in the data. Here are some examples from the interviews with five Salvadoran sewing students: Are you still in the sewing class or have you graduated? Yes, I completed the class and now I'm learning more because I have a sewing machine in my house. It still costs me a little, but I do it, and now I know how to make a skirt. Now I can sew at home, so I can get ahead.

My primary objective in this case study was to identify attributes that are considered relevant to this research. A couple of the women's husbands work in another country because jobs are scarce in El Salvador, especially without a formal education. Another participant gave a glimpse of their lifestyle in a country where there is violence, gangs and little job opportunities:

How do you see yourself today compared to your life as a wife or mother since taking the sewing program? I feel better, because there is already a little extra money from what I earned.

Tell me about your plans after completing the sewing class? My plans are to specialize and earn more money. I will take more sewing training and learn to make different styles and put a brand to the clothes with a logo and thus earn more money.

I've lived here since I was a child and I have many friends in this community.

I used the general inductive approach to analyze the qualitative data to identify themes and subthemes in the text data that were related to the evaluation objectives. Once the data files were translated into English, the analysis commenced with a close reading of the text. During

the analysis, I identified five themes and subthemes: (a) program effect on women's wellbeing, (b) gained a means of income, (c) increased self-efficacy, confidence and security, (d) worked in groups or teams, and (e) the teacher's positive influence. The results of this study involved five women who experienced increased security and confidence and developed self-efficacy and self-fulfillment in the sewing program.

Women's Sewing Group Experience

My goal was to seek new information on how Salvadoran women felt about working in small groups. The women expressed what they liked and what they didn't like about their learning activities in the sewing program. All the women reported the teacher assigned them into small groups (teams) so they could learn from one another. Here are some comments in their interviews regarding their experience in a small group process: Did you work as a group or individually? It is better to work in a group, because that way we contribute ideas together, two heads are better than one, because we learned to work together. It is better in a group, because everyone has different ideas.

What do you do if you come into a conflict? Sometimes you should recognize that one is wrong, and one has a duty to help and tell others if someone is saying something more, you should give your opinion without getting angry.

Yes, we are friends with my companions, we helped each other, we asked the teacher first, if she left us homework and some did not understand, we helped each other. My younger sister asked me, and I helped her and when I did not understand she supported me.

The teacher's method of assigning the women to work in groups was a strength of the sewing program and she motivated the women to strive for a better lifestyle. The women also reported that when they sewed clothing or other types of stitching, they felt satisfied with their accomplishments. Moreover, Makhdoom, Shah, and Bhatti (2016) reported the simple act of sewing may have health benefits that enhance a woman's well-being.

The microfinance sewing program administration provided the sewing program free of cost to the women which included the use of the sewing machine, sewing kits, and the paper to learn how to make and cut the patterns. By assigning the women into sewing groups, the participants learned how to work together for the common goal, they learned how to compromise and how to follow the teacher's directions.

Some of the students had some prior sewing training through their family traditions. Without this program, most of the women would not have been able to pay a formal sewing school nor improve their work skills or obtain the income they are now getting as a direct outcome of the microfinance sewing program.

Microfinance Sewing Programs

Microfinance programs run on the concept that social knowledge promotes confidence, courage, skill development and empowerment (Bali Swain & Wallentin, 2017). The Feminist empowerment paradigm measured the impact of microfinance programs on gender and poverty (Mayoux, 2012). Through the microfinance sewing program, the Salvadoran women were empowered by the sewing classes which helped to improve their economic status, affected their home life and created opportunities to obtain

income whether they made and sold their wares from home or obtained gainful employment. The five Salvadoran women also described the impact for positive social change in their life as they procured sewing skills in a microfinance sewing program in Apopa, El Salvador.

The results showed the women attained greater access to income resources from using their sewing skills gained in the sewing program. The participants described their dreams of making beautiful wedding gowns, men's suits, uniforms, household curtains and selling the items that they create and sell in the market place or on the internet.

Discussion

This case study offered new information through describing the personal experiences of El Salvadoran women who participated in a sewing training program. Women's self-efficacy, self-confidence and security was improved according to the results of this study which also offered additional insights from the women's experiences in the microfinance sewing program. This case study also reflected perceptions about social change, the effects of microfinance programs on women's self-efficacy, and their reports of having positive experiences through the sewing teacher's method of utilizing the self-help group method.

One of the barriers I identified that may prevent the women's future success to available programs is that most of the women may not know how to drive and must walk or ride with other people who have transportation. Additionally, some women had little formal math education, which hindered their ability to keep up with the other women in the sewing class. Therefore, the teacher stepped in and gave them personal attention and helped them to understand how to use math to take measurements. Once they learned the sewing skills, they

could apply their skills gained and follow their dreams for success, whether they sold their wares from home or obtained gainful employment outside of the home.

Finally, I addressed the gap in the literature about the personal experiences of Salvadoran women who participated in the microfinance sewing program. This research confirms and extends knowledge for women's empowerment model by comparing Salvadoran women's microfinance programs with programs in Africa, Middle East, and Asia. This qualitative case study focused on women's empowerment through microfinance and self-help groups to facilitate women's empowerment, self-worth or self-efficacy, independence, and their capacity to support family goals.

In this qualitative case study, the participant interviews helped me to gain a greater understanding of the women's thoughts and perspectives about developing self-efficacy, confidence and competence in the sewing program. Additionally, the employees described four contributing influences that helped them to have a positive experience in the sewing program: the staff modeling patience and empathy, technical sewing training, their personal sewing experiences, and working in groups contributed to the women's successful completion from the sewing program. The teacher was also instrumental in helping women overcome personal obstacles, barriers and situations.

The findings confirmed the microfinance sewing program in El Salvador extends knowledge in this case study as described in the peer-reviewed literature in chapter 2. This evaluation contributed to the existing literature and explored the microfinance field from the perspective of the delivery method self-help groups (Palmkvist & Pei Jun Lin, 2015).

Khan and Noreen (2012), Buera et. al. (2014), Geetha and Babu (2016) and Haugh and

Talwar (2016) confirmed microfinance makes a significant impact in developing countries.

Findings indicate that the microfinance program in combination with self-help groups resulted in improving the socio-economic status of 5 Salvadoran women despite their weak economy. The microfinance sewing program delivered sewing training services to women in a sustainable manner. In many societies, women face gender specific barriers like lack of access to education, health care and employment. For that reason, the microfinance sewing program in El Salvador was a viable intervention that targeted women and provided a sustainable, gainful way to add income into their family. Finally, recognizing the women were equipped to use their sewing skills to obtain income was a promising area of inquiry.

Limitations of the Study

This sample was small and not representative of all Salvadoran women. Furthermore, the method of recruitment and the study participants were limited to one community. Thus, the results are not generalizable. Additionally, because of the open-ended nature of questions, significant issues may have been omitted from the discussions. This research could be beneficial to determine whether the Salvadoran women's situations could be shared by other women. The following were limitations of this study:

- Due to the qualitative design, the findings of the study cannot be generalized beyond the sample.
- I may have been biased to the data collected, as well as the results.
- My academic instruction and clinical experiences may have affected data collection and interpretation.

To minimize my bias during the interviews, an interview protocol was used with each participant to avoid asking questions that were leading to specific answering, putting words into the participants' mouths, and causing misunderstanding of what was being asked.

Implications

Salvadoran women's participation in the sewing program can result in tangible gains for their economy, self-efficacy and sustainable lifestyle. The findings confirmed this case study extended knowledge from El Salvadoran women who described their experience in the sewing program. This evaluation will contribute to the existing literature on microfinance sewing program in El Salvador from the appropriate level (individual, family, organizational, and societal/policy). Implications for social change will be evident as each woman who obtained increased self-efficacy, confidence and security in their homes. They can also encourage other women to join the sewing group.

Microfinance programs that promote women's programs open doors for them to succeed and excel in other countries. They also have opportunities of becoming leaders in their community. This will ultimately help sustain a commitment to positive social change development.

Recommendations

Based on the findings from this study, further research on the strengths and limitations of this case study are recommended. For example, this case study used the community center as the one of the criteria to participate in the study. Further investigation could use a home setting as a criterion for study participants. Further research could examine the perceptions of other women sewing programs or a men's sewing program

which may offer different findings. Moreover, Microfinance programs should be continually assessed and include the participant's perceptions, so they can improve microfinance programs to help women overcome educational or financial limitations.

This research could be expanded by examining the themes and subthemes in depth; specifically, regarding family life, children's needs, and other women's barriers which emerged from the data. In this study, 5 main themes emerged, as well as subthemes within each theme. For example, one of the themes that surfaced from this study was the teacher's positive influence on the women's success in the sewing program.

Within that main theme, 5 subthemes were identified as Student/Teacher relationships which gave valuable information about the teacher/student relationship during the sewing program. The teacher provided a nurturing environment and utilized a teamwork approach; she gave each individual personal attention, and fostered hope, motivation and encouragement. Further research could be conducted to explore the 5 subthemes that were cited. For example, a survey instrument could be designed that may be administered to the women and the administrators of the program to provide more information regarding one-year follow-up on women's generating income from sewing experiences and realizing their dreams by becoming a seamstress. By participating in a beginning sewing education program, they learned to make women's clothing such as blouses, skirts, dresses and curtains, etc. If they continue to take the advanced sewing classes, they will also learn how to make men's clothing, wedding gowns, ties, curtains, handbags, etc.

By examining the effect of the microfinance sewing program on women empowerment through their pursuit of sewing skills will be extremely beneficial information

to the existing literature, as it closely relates to the framework of microfinance theory to improve the lives of Salvadoran women who reported they gained positive self efficacy, confidence and financial security.

Additionally, research on other microfinance empowerment programs in other Central American countries could give additional insight as well as help to improve woman's economic wellbeing. Finally, since many of the women also lacked formal education such as reading, writing and math, the sewing program could also implement a reading and math class to enhance the sewing program.

This qualitative case study was conducted in Apopa, El Salvador. I examined the data received from 5 sewing students and 3 employee's interviews. I identified five themes which impacted the women's wellbeing; they developed a means of income; they reported feeling confident and secure in their homes. They learned to work in groups and the sewing program teacher taught them how to be a seamstress. Further research is needed to compare the experiences and perspectives of Salvadoran women as compared to women in other Central American countries or other minority populations.

Conclusion

The literature review revealed microfinance programs focused on helping women is a positive microfinance program for women. The women who started their own business can encourage women's participation in other programs such women did in Asia, Africa and the Middle East. Other literature reported banking assistance for families in El Salvador. However, Salvadoran women rarely qualified for banking assistance due to lack of documents required to obtain a small business loan. Furthermore, the literature review suggested that microfinance

programs with El Salvadoran women have not yet provided case studies on how a microfinance women's sewing program promotes women's empowerment.

The literature review search did not provide significant research that investigated microfinance women's sewing programs in El Salvador, especially a qualitative case study with the emphasis of obtaining women's perspectives on their participation in a microfinance sewing program. This was a fundamental gap in the literature that needed to be addressed.

More research literature is needed to determine the actual effectiveness of microfinance as a tool to help improve women's participation in the workforce. The literature review also lacked viable information about how microfinance sewing programs impact Salvadoran women's self-efficacy, self-confidence and security.

This qualitative case study obtained five Salvadoran women's perspectives on their participation in a microfinance sewing program in El Salvador. I have determined the microfinance sewing program was a viable tool to help improve Salvadoran women's lifestyle. Furthermore, the findings of this case study prove microfinance programs is an important component to support women's empowerment. Women's programs that focus on teaching practical skills help women gain income and security in El Salvador

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Appendix A: Consent for Participation in a Research Interview

Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador

PARTICIPANT CONSENT FORM

You are invited to take part in a qualitative case study to allow this researcher to better understand the experience of women who participate in a microfinance sewing program in Apopa, El Salvador. The researcher is inviting Salvadoran women (18+) who meet the inclusion criteria; who have graduated, dropped out, or are currently enrolled in the microfinance sewing program in Apopa, El Salvador to be in the study. I obtained your name/contact info via _____. This form is part of a process called "informed consent" to allow you to understand what this study is about before deciding whether to take part.

This study is being conducted by a researcher named, who is a doctoral student at Walden University.

Background Information:

The purpose of this study is to better understand the experience of women who participate or have participated in a microfinance sewing program in Apopa, El Salvador.

Procedures:

If you agree to be in this study, you will be asked to:

- Allow one hour to complete the one-time interview.
- Discuss and answer questions; on demographic information, family dynamics and sewing program, individual and group connections and perceptions on the process.
- Questions or comments are accepted during interview.
- Complete the volunteer interview process and give feedback on procedures.

Here are some sample questions:

- How was your life prior to participation in the sewing program?
- What hinders you from completing and establishing a successful seamstress career?
- Probes can be non-verbal, such as using silence to encourage elaboration, or

Voluntary Nature of the Study:

This study is voluntary. You are free to accept or turn down the invitation. No one at _____ will treat you differently if you decide not to be in the study. If you decide to be in the study now, you can still change your mind later. You may stop at any time. Please note that not all volunteers will be contacted to take part in this study.

Risks and Benefits of Being in the Study:

Being in this type of study involves some risk of the minor discomforts that can be encountered in daily life such as fatigue, stress or becoming upset. Being in this study would not pose risk to your safety or wellbeing.

This study is not likely to have direct benefits to participants. The results of this study may have implications for women in other countries and may be beneficial to social service providers to understand and empower women in future situations which can benefit the larger community.

Payment:

There is a thank you gift which the participant will receive at the end of the interview.

Privacy:

Reports coming out of this study will not share the identities of individual participants. Details that might identify participants, such as the location of the study, will not be shared. The researcher will not use your personal information for any purpose outside of this research project. Data will be kept secure by disk drive and all applicable data security measures, including password protection, data encryption, use of codes in place of names, and names will be stored separately from the data, and discarding names etc. Data will be kept for a period of at least 5 years, as required by the university.

Contacts and Questions:

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via email at. If you want to talk privately about your rights as a participant, you can call the Research Participant Advocate at my university at 612-312-1210. If participants are likely to be outside the US, add dialing instructions for reaching the ethics office and/or a local contact who is willing to serve as a Research Participant Advocate in the local language. Walden University's approval number for this study is IRB will enter approval number here and it expires on IRB will enter expiration date.

The researcher will give you a copy of this form to keep.

Obtaining Your Consent

If you feel you understand the study well enough to decide about it, please indicate your consent for face to face research interview: sign below.

Printed Name of Participant

Date of consent _____

Participant's Signature _____

Researcher's Signature _____

Appendix B: Cooperation From a Research Partner

Women's Economic Empowerment by Group Sewing Training:

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Cooperation from a research partner

Community Research Partner Name: _____

Contact Information: _____

Date _____

Dear _____

Based on my review of your research proposal, I give permission for you to conduct the study entitled Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador within _____. As part of this study, I authorize you to recruit volunteers who are currently enrolled in the class at this time or have graduated or possibly dropped out of this program. I authorize Sharleen Andrews, researcher from Walden University to conduct a one-hour interview with 5 participants and collect data on each participant. I also authorize you to conduct a one-hour interview with 3 employees who volunteer for this study. Additionally, I authorize you to conduct member checking activities with participants and employees. Finally, I authorize you to disseminate the study results in your dissertation and any other periodical that might be interested in publishing this study. Individuals' participation will be voluntary and at their own discretion.

We understand that _____ in Apopa, El Salvador. We will provide the location for interview and I agree to distribute the research flyers to people who are current students or have withdrawn or completed the sewing program. We reserve the right to withdraw from the study at any time if our circumstances change.

will not be naming _____ in the doctoral project report that is published in ProQuest.

I confirm that I am authorized to approve the research in this setting and that this plan complies with _____ policies.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the - supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

Authorization Official
Contact Information

Appendix C: Participant Interview Protocol

Women's Economic Empowerment by Group Sewing Training:

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Participant Interview Protocol

<p>Women's Economic Empowerment by Group Sewing Training: A Microfinance Case Study in El Salvador PARTICIPANT INTERVIEW PROTOCOL</p>

Script prior to interview: I'd like to thank you for being willing to participate in the interview aspect of my study.

The purpose of my qualitative case study is to better understand the experiences of women who participate in the sewing program in Apopa, El Salvador.

The study also seeks to understand how learning sociological concepts shapes the way students think about themselves, their community, and society. The aim of this research is to document the possible process of learning sociological concepts and applying them to your life.

Our interview today will last approximately one hour during which I will be asking you about your upbringing, decision to attend sewing school, the sewing school where you are enrolled, your class and other classes you've taken, and ideas that you may have about yourself and your community.

You completed a consent form indicating that I have your permission (or not) to audio record our conversation.

Are you still ok with me recording (or not) our conversation today?

___ Yes

___ No

If yes: Thank you! Please let me know if at any point you want me to turn off the recorder or keep something you said off the record. If no: Thank you for letting me know. I will only take notes of our conversation.

___ YES

___ NO

Before we begin the interview, do you have any questions? If any questions (or other questions) arise at any point in this study, you can feel free to ask them at any time. I would be more than happy to answer your questions.

Research Question 1: How do Salvadoran women describe the influence of sewing group participation on their lives?

Research Question 2: How do Salvadoran women perceive opportunities and barriers in establishing their own financial well-being?

1. What led up to your decision to enroll in the sewing program?	
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2. Tell me about your participation in the sewing program.	
3. In what ways did the group experience in sewing program affect your life?	
4. How do you see yourself today compared to your life as wife or mother before taking the sewing classes?	
5. What barriers have you experienced in taking the class?	
6. How has taking the sewing class affected your financial situation at home?	
7. What are your plans after completing the sewing class?	
8. How will you use your sewing skills after completing the class?	
9. Tell me about your upbringing in the community?	
10. What financial opportunities or obstacles have you experienced before taking the sewing program?	

Appendix D: Employee Interview Protocol

Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador

Employee Interview Protocol

<p>Women's Economic Empowerment by Group Sewing Training: A Microfinance Case Study in El Salvador</p> <p>EMPLOYEE INTERVIEW PROTOCOL</p>

Script prior to interview: I'd like to thank you for being willing to participate in the interview aspect of my study.

The purpose of my qualitative case study is to better understand the experiences of women who participate in the sewing program in Apopa, El Salvador.

The study also seeks to understand how learning sociological concepts shapes the way students think about themselves, their community, and society. The aim of this research is to document the possible process of learning sociological concepts and applying them to your life.

Our interview today will last approximately one hour during which I will be asking you about your work with the sewing groups?

[Review aspects of consent form] You completed a consent form indicating that I have your permission (or not) to audio record our conversation. Are you still ok with me recording (or not) our conversation today?

___ Yes

___ No

If yes: Thank you! Please let me know if at any point you want me to turn off the recorder or keep something you said off the record. If no: Thank you for letting me know. I will only take notes of our conversation.

___ YES

___ NO

Before we begin the interview, do you have any questions? [Discuss questions] If any questions (or other questions) arise at any point in this study, you can feel free to ask them at any time. I would be more than happy to answer your questions.

Research Question 3: What insights do instructors of a Salvadoran women's sewing group have regarding the impact of the program on the participants' wellbeing and financial security?

1. From the perspective of an instructor, what kinds of strengths and limitations did the participants face prior to taking the women's group sewing class?	
2. In your estimation, what were the top three aspects of the program that encouraged participation and success among the students in developing sewing skills?	

3. What types of situations were frustrating to your participants during the class?	
4. What changes would you like to make for future classes, and why?	
5. What observations do you have about what happens after a woman takes part in a sewing group? Please explain.	

Appendix E: Data Collection Coordination Request

Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador

Data Collection Coordination Request

Date

Dear Director,

I need to obtain your support to collect data for my research project entitled Women's Economic Empowerment by Group Sewing Training: A Microfinance Case Study in El Salvador. This case study is being conducted to understand the Salvadoran women's experience and perception about learning how to become a seamstress.

I am requesting a letter your cooperation in the data collection process. I propose to collect data on (date to be determined). I will coordinate the exact times of data collection with you to minimize disruption to your instructional activities.

If you agree to be part of this research project, I would ask that you allow me to conduct a personal interview with each chosen participant which will take about an hour. If additional information is needed or if I will need to makeup work with the student, I will contact the student directly. Each student may be expected to miss some class time.

If you prefer not to be involved in this study, that is not a problem at all.

If circumstances change, please contact me via email.

Thank you for your consideration. I would be pleased to share the results of this study with you if you are interested.

I am requesting your signature to document that I have cleared this data collection with you. (For email versions of this letter, you may instead state, I am requesting that you reply to this email with "I agree" to document that I have cleared this data collection with you.)

Sincerely

Printed Name of Teacher

Date

Teacher's Written or Electronic* Signature

Researcher's Written or Electronic* Signature

Electronic signatures are regulated by the Uniform Electronic Transactions Act. Legally, an "electronic signature" can be the person's typed name, their email address, or any other identifying marker. An electronic signature is just as valid as a written signature if both parties have agreed to conduct the transaction electronically.

Appendix F: Confidentiality Agreement

Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador

CONFIDENTIALITY AGREEMENT

Name of Signer: _____

During my activity in collecting data for this research: Women's Economic Empowerment by Group Sewing Training: A Microfinance Case Study in El Salvador. I will have access to information, which is confidential and should not be disclosed. I acknowledge that the information must remain confidential, and that improper disclosure of confidential information can be damaging to the participant.

By signing this Confidentiality Agreement, I acknowledge and agree that:

1. I will not disclose or discuss any confidential information with others, including friends or family.
 2. I will not in any way divulge, copy, release, sell, loan, alter or destroy any confidential information except as properly authorized.
 3. I will not discuss confidential information where others can overhear the conversation. I understand that it is not acceptable to discuss confidential information even if the participant's name is not used.
 4. I will not make any unauthorized transmissions, inquiries, modification or purging of confidential information.
 5. I agree that my obligations under this agreement will continue after termination of the job that I will perform.
 6. I understand that violation of this agreement will have legal implications.
 7. I will only access or use systems or devices I'm officially authorized to access, and I will not demonstrate the operation or function of systems or devices to unauthorized individuals.
- By signing this document, I acknowledge that I have read the agreement and I agree to comply with all the terms and conditions stated above.

Appendix G: Email to Director of Sewing Program

Thank you for allowing me to interview five women and 3 employees who participated in an interview about my research topic. Your participation and insight was beneficial to my study. I will email you the results of my research when it is approved so you can share it with the participants. Thanks for allowing me to solicit participants in the sewing program. I greatly appreciate it.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of Sharleen Andrews' supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

Sharleen Andrews, LMSW

Appendix H: Qualitative Case Study Research Design

Qualitative Case Study Research Design

Women's Economic Empowerment by Group Sewing Training:

A Microfinance Case Study in El Salvador - Study Design

The instrument #s below relates to the tools to collect the data:

1. Problem Statements (1 time) – documenting each women’s journey to becoming a seamstress; could also perform teacher or direction interview about the process (ex., participants’ skills and aspirations, group cohesion, etc.)
2. Participant Interviews – graduates and dropouts, demographics and cultural setting, reflections on the education process and peer group learning, plus personal obstacles that caused some to quit.
3. Faculty Interviews – triangulation; source for data about community, resources available, religious involvement, land ownership; Reflections on the education process and peer group learning, plus personal obstacles that caused some to quit.
4. Interviews with graduates- or those who quit- their academic history, how they performed in class, their perception and response to the empowerment intervention.
5. Keyword Coding from Transcripts (focusing on: empowerment group process and sewing, program completion)

Study Design for a Case Study Impact on El Salvadoran Sewing Project on Women Participants

Instr #	Study Referenced	Study Criteria Referenced	Site of Data Collection	Data Collection Methods	Qualitative
Research Question 1: Feedback on the previous situations of the women who will participate in the sewing program					
1	Ringkvist (2013)	Assessment of student self-efficacy as a predictor of success in education	Site A. Community Sewing Center in Apopa, El Salvador	Participant Interviews will be completed in one setting.	Qualitative Demographics and cultural information
2	Seidman (2013) Alexander & Welzel (2015)	Study of women empowerment variable with a similar sample showing similar trends in the same key segments.	Site A. Community Sewing Center in Apopa, El Salvador	Faculty Interviews or Surveys	Assessment of community, resources available, religious involvement, land ownership
Instr #	Study Referenced	Study Criteria Referenced	Site of Data Collection	Data Collection Methods	Qualitative

Research Question 2: Existing barriers for women trying to establish a seamstress career

2 4	Bornstein (2007) Seidman (2013)	Assessment of related empowerment-oriented concepts of interest	Site A. Community Sewing Center in Apopa, El Salvador	Participant interviews Coding of transcripts for empowerment terms	Students who completed program provide assessments Gathering insight from instructors, director and students
1 1 4 5	Addams (1930) Bornstein (2007) Haugh & Talwar (2016) Revenga & Shetty (2012)	Changing society by changing methodology; using global and social action as building blocks for empowerment approaches Use of the group approach method for improving societal conditions (Adams 1930) Group actions build women's clubs and advocacy programs	Site A. Community Sewing Center in Apopa, El Salvador	Problem Statements (1 x) from the instructor's perspective Problem Statements (1 x) from the student's perspective Interviews with Students of the sewing program.	Instructor insights on Participants' skills and aspirations, group cohesion Their experience/journey Reflections of students regarding the group process Student Reflections on the education process and peer group learning.
1 4 5	Seidman (2013) Alexander & Welzel (2015)	Study of women empowerment variable with a similar sample showing similar trends in the same key segments	Site A. Community Sewing Center in Apopa, El Salvador	Problem Statements (1 times) Interviews with students of the sewing program	Data showing movement from the starting situation of the women in this study, to be compared to data in the referenced study

Instr #	Study Referenced	Study Criteria Referenced	Site of Data Collection	Data Collection Methods	Qualitative
Research Question 3: Gains or failures in personal control over their lives for women who participate					
1	Ringkvist (2013)	Assessment of student self-efficacy as a predictor of success in education	Site A. Community Sewing Center in Apopa, El Salvador	Problem Statements (1 time)	Qualitative Info about where they live, family demographics, what life is like there.
	3				Data about the violence, as well as any religious involvement and land ownership as well as aspirations for their future
	5			Faculty Interviews	Triangulation for assessment of student self-efficacy as a factor in their success
6	Bornstein (2007) Seidman (2013)	Assessment of related empowerment-oriented concepts of interest	Site A. Community Sewing Center in Apopa, El Salvador	Coding of transcripts for empowerment terms	Gather power words from students, instructors, director on women's empowerment